

ANZ CASHACTIVE VAM USER GUIDE

Australia
March 2023



CONTENTS

CONTENTS	2
INTRODUCTION	4
Purpose	4
Further Assistance.....	4
Updating Your ANZ Cashactive VAM Information	4
RECOMMENDED SYSTEM REQUIREMENTS	4
REGISTER	5
ANZ ADMINISTERED USER.....	5
COMPANY ADMINISTERED USER	5
LOG ON	7
ANZ ADMINISTERED USER.....	7
Forgot Password	8
Password Expiry.....	8
Password Criteria	8
COMPANY ADMINISTERED USER	8
Forgot Password	9
Password Reset	9
Password Expiry.....	9
Password Criteria	9
LOG OUT	10
Session Timeout	10
Logging Out	10
NAVIGATE THE SYSTEM	10
IDENTIFY THE PHYSICAL (aka NATURAL) ACCOUNT	11
IDENTIFY VIRTUAL ACCOUNTS	12
VIEW ACCOUNT BALANCES AND TRANSACTIONS.....	12
SEARCH FOR A SPECIFIC VIRTUAL ACCOUNT HOLDER OR A VIRTUAL ACCOUNT	13
DASHBOARD	15
CREATE A NEW USER	18
PRE-REGISTER A USER.....	18
DELETE A PRE-REGISTERED USER	19
AUTHORISE A NEW USER.....	20
INDIVIDUAL ACCOUNT HOLDER ACCESS USER (IAHA)	21
Introduction	21
Enabling IAHA on a browser user	21
EDIT, DELETE OR REVOKE AN EXISTING USER.....	24
EDIT USER REGISTRATION DETAILS	24
EDIT USER PERMISSIONS	25
DELETE USER	26
REVOKE OR RE-ACTIVATE USER	27
REMOVE DECLINED CHANGES	28
AUTHORISE USER CHANGES	28
AUTHORISE USER PERMISSION CHANGES	28
AUTHORISE USER DELETION.....	28
VIRTUAL ACCOUNT	29
CREATE (MANUALLY)	29
Create Tier 1 Virtual Account.....	29
Create Tier 2 Virtual Account.....	32
CREATE (VIA A FILE UPLOAD / BATCH)	35
EDIT / BLOCK.....	36
ADD / CHANGE PARENT ACCOUNT	42
CLOSE	43
AUTHORISE.....	48
ALLOCATION RULES.....	51
CREATE	51
EDIT / DELETE.....	55

INTEREST	58
SET UP OR CHANGE	58
AUTOMATIC CAPITALISATION	58
MANUAL CAPITALISATION	58
TRANSACTION ALLOCATION	60
MANUAL ALLOCATION OPTIONS	60
MANUALLY ALLOCATE TO SINGLE ACCOUNT: 1 TO 1 / MANY (ITEMISED) TO 1 / MANY (BULK) TO 1	61
MANUALLY ALLOCATE TO MULTIPLE ACCOUNTS: 1 (SPLIT) TO MANY / MANY TO MANY	68
AUTHORISE ALLOCATIONS	73
INITIATE EXTERNAL PAYMENT (SINGLE)	74
PAYMENT CUT-OFF TIMES (AUSTRALIA)	74
DOMESTIC (DIRECT ENTRY) PAYMENT	74
URGENT DOMESTIC (RTGS) PAYMENT	76
AUTHORISE EXTERNAL PAYMENT (SINGLE)	78
STANDARD AUTHORISATION	78
SIMPLIFIED AUTHORISATION	80
RELEASE SINGLE EXTERNAL PAYMENT (STANDARD AUTHORISATION / SIMPLIFIED AUTHORISATION)	81
INITIATE EXTERNAL PAYMENT (BATCH)	83
PAYMENT CUT-OFF TIMES (AUSTRALIA)	83
PAYMENT FILE IMPORT	83
PAYMENT FILE VALIDATION	84
AUTHORISE EXTERNAL PAYMENT (BATCH)	84
STANDARD AUTHORISATION	84
SIMPLIFIED AUTHORISATION	86
RELEASE EXTERNAL BATCH PAYMENT (STANDARD AUTHORISATION / SIMPLIFIED AUTHORISATION)	87
CHECK SINGLE TRANSACTION STATUS	89
CHECK BATCH TRANSACTION STATUS	89
TRANSFER BETWEEN VIRTUAL ACCOUNTS	90
TRANSFER TYPES	90
CREATE INTERNAL TRANSFER	90
CREATE INTERNAL RECEIPT	92
AUTHORISE INTERNAL TRANSFER/RECEIPT	94
PROCESS REJECTED PAYMENT	95
IDENTIFY REJECTED PAYMENTS:	95
PROCESS BANK REJECTIONS:	96
AUTHORISE BANK REJECTIONS:	97
TRANSACTION TEMPLATE	98
CREATE	98
EDIT / DELETE	99
AUTHORISE	100
TRANSACTION / ALLOCATION HISTORY	102
VIEW TRANSACTION HISTORY	102
VIEW ALLOCATION HISTORY	105
REPORTING	106
GENERATING REPORTS	106
GENERATING STATEMENT REPORTS	108
APPENDIX 1	110
VALID CHARACTERS	110
AUTOMATIC ALLOCATION RULES - EXAMPLES	110
AUTOMATIC ALLOCATION RULES - EXAMPLES OF CONFLICTS WITH EXISTING RULES	111
ALLOCATION DATES - EXAMPLES	112
APPENDIX 2	113
TRANSACTION TYPE OVERVIEW	113
DEBIT AND CREDIT OVERVIEW	113

INTRODUCTION

Purpose

This guide contains information and procedures to use and navigate your ANZ Cashactive VAM solution.

This user guide will be updated with new information when available. Please ensure you regularly check for the most up-to-date copy by logging on ANZ Cashactive VAM and clicking on **Help** in the Menu Banner. We recommend that you read this guide in conjunction with [ANZ Cashactive VAM Manual](#).

Further Assistance

If you require further assistance, please contact ANZ Customer Service Centre.

Contact information:

Australia	13 31 99, or +61 3 9601 1200	7:00am – 8:00pm AEST	Monday – Friday, excluding public holidays.
------------------	---------------------------------	----------------------	---



Please refer to anz.com/servicecentres for the most up to date information.

Updating Your ANZ Cashactive VAM Information

Please contact your ANZ Representative or ANZ Customer Service Centre for the following:

- > To add, modify or delete ANZ Administered Users
- > To order new or replacement Security Devices
- > To add, modify or delete Natural Accounts
- > To update your Billing details.

RECOMMENDED SYSTEM REQUIREMENTS

Operating System	Windows 8.1, Windows 10, Apple Mac 10.15.3 (Catalina) or higher
Browser Types	Microsoft Internet Explorer 11, Microsoft Edge Note: After log on, if ANZ VAM menus appear but the functions do not display, you may need to turn on compatibility mode in your Microsoft Internet Explorer browser. If you do not have access to change this, please contact your IT support. From 15 June 2022, Microsoft Edge with IE will replace Internet Explorer 11 on Windows 10. We recommend that you upgrade to the latest browser currently available in order to receive security updates and technical support.
Browser Settings	- JavaScript enabled - HTTPS communications required
Display Settings	A minimum of 1366x768 is recommended
Internet Connection	Internet access with 512kbps speed or higher
Firewall and Antivirus Settings	Ensure the appropriate permissions are configured for both firewall and antivirus software to allow users to access ANZ VAM.
Software	Adobe Acrobat Reader DC or equivalent PDF reader Microsoft Excel 2010 or later, or any other spreadsheet program

REGISTER

ANZ VAM application contains two types of access: **ANZ Administered User** and **Company Administered User**.

Access Type	Access Method	Permission Group	Permissions
ANZ Administered User	Username, Password, Security Token	Administrator	Create and approve Users
		Payment Releaser	Release payments
		User	Create, view, edit Account Holders, Accounts, Transactions, Automatic Allocation Rules and Templates; Authorise other User actions.
Company Administered User	Username, Password	User	Create, view, edit Account Holders, Accounts, Transactions, Automatic Allocation Rules and Templates; Authorise other User actions.
		Input User	Create, view, edit Account Holders, Accounts, Transactions, Automatic Allocation Rules, and Templates.
		View Only User	View information and reports on a limited selection of screens.

ANZ ADMINISTERED USER

If you are an ANZ Administered User, your access is set up and maintained by ANZ. You will receive an ANZ Welcome letter and detailed instructions on how to register your details and activate your Token. Please follow the received instructions to proceed.

COMPANY ADMINISTERED USER

If you are a Company Administered User, your access is created and maintained by your company Administrators who are ANZ Administered Users. Once your user access is created by your company Administrator, they will receive and forward to you a 20-digit pre-registration key (*Userkey*) which enables you to register for ANZ Cashactive VAM. For user creation process, refer to [Create a New User](#) in this document.

Once the *Userkey* is provided to you, to register, follow these steps:

Step	Action
1	Navigate to the ANZ Cashactive VAM page via your internet browser. You can access ANZ Cashactive VAM page through www.cashactive.anz.com/home > ANZ Cashactive VAM > Company Administered User > Log on , or www.cashactive.anz.com/vambrowser
2	Click Register Details

3	The <i>New User Registration (Step 1 of 4)</i> page displays. > In the Userkey field, enter the received 20-digit pre-registration key > Complete the remaining mandatory fields Click Next
4	The <i>New User Registration (Step 2 of 4)</i> page displays. > In the Password field, enter your chosen password > In the Confirm Password field, repeat the same password entered in the Password field Click Next



Password Criteria

- > Must be between 6 to 20 characters in length,
- > Must contain at least one uppercase letter (A – Z), at least one lowercase letter (a – z), and at least one number (0 – 9),
- > Cannot contain your Username, or 'password' in any case variation,
- > No more than 50% of the password can be the same alphanumeric character,
- > Cannot contain 5 characters that are next to each other on a QWERTY keyboard.

Your password will expire every 30 days. When expired, you will be prompted to change it.

5	The <i>New User Registration (Step 3 of 4)</i> page displays. > In the Security Question 1 and Security Question 2 sections • from the Question drop down list, select a security question, • in the Answer field, enter an answer • in the Confirm Answer field, repeat the answer entered in the Answer field. > In the Memorable Question section • In the Question field, enter a memorable question • In the Answer field, enter an answer, • In the Confirm Answer field, repeat the answer entered in the Answer field. Click Next.
---	---



Security and Memorable Questions

Memorable Question is used for logging on to ANZ Cashactive VAM. *Security Question 1* and *Security Question 2* are used for password resets.

All answers are case sensitive.

Note: Security or Memorable Questions cannot be reset by a Company Administered User or an ANZ Administered User. If you forget the answers, your User account needs to be deleted and recreated by your Administrator (ANZ Administered User).

6	The <i>New User Registration (Step 4 of 4)</i> page displays. To submit the registration for authorisation, click Finish.
---	---



ANZ Cashactive VAM will generate your Username during registration. Please note your Username for future access. Alternatively, your Username can be checked by your company Administrator by logging on and accessing the **Authorise User Registration** queue.

You have successfully completed registration.

The registration is sent to your company Administrator (ANZ Administered User) for authorisation. The Administrator can authorise your access by logging on ANZ Cashactive VAM and accessing the **Authorise User Registration** queue. For the detailed process, refer to [Authorise User Registration](#) in this document.

Once authorised, you can log on and begin using ANZ Cashactive VAM.

LOG ON

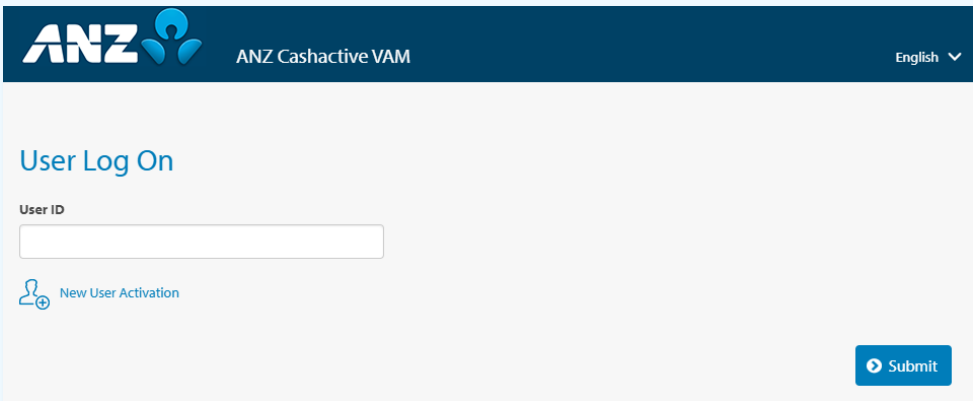
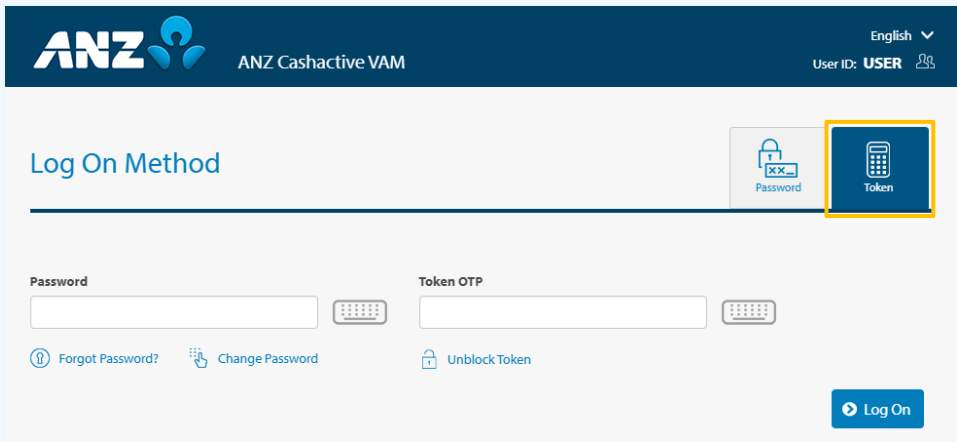
You may log on to ANZ Cashactive VAM using either:

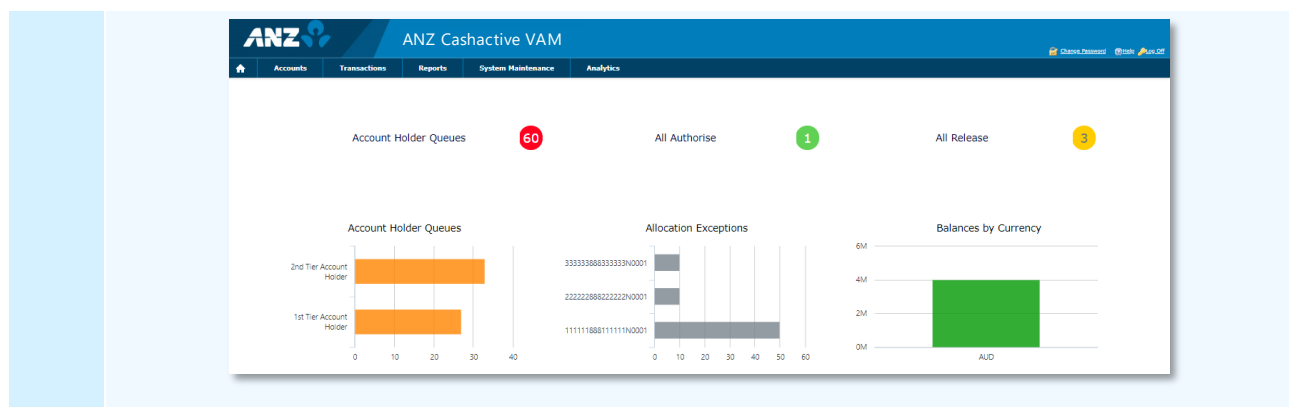
- > Username, Password and Security Token (ANZ Administered User), or
- > Username and Password (Company Administered User).

ANZ ADMINISTERED USER

As an ANZ Administered User, you will have received your log on details, a Token and activation instructions from ANZ. Please follow User registration and activation instructions provided by ANZ.

Once registered and activated, to log on, follow these steps:

Step	Action
1	Navigate to the ANZ Cashactive VAM page via your internet browser. You can access ANZ Cashactive VAM page through https://institutional.anz.com/digital-services > ANZ Cashactive VAM or https://cashactive.online.anz.com/vambrowser Note: If you are an ANZ Transactive – Global User, you may be able to access VAM via single sign on by logging on ANZ Transactive Global > Menu > Applications > ANZ Cashactive VAM. Single sign on access is set up by ANZ.
2	Enter your User ID and click Submit 
3	Click Token as a Log on Method. Enter your Password and Token OTP response from your Security Token. Click Log On.  Note: To change the user, click on the User icon in the top right corner of the page 
4	ANZ Cashactive VAM page displays.



You have successfully logged on.



Forgot Password

If you have forgotten your password or your password has been locked, please follow the steps listed in <https://www.anz.com/corporate/transactive/resources/> > **Getting Started User Guide** to request a new password.

Note: You must have an email address, mobile phone number and security questions registered with ANZ to use this service.

Password Expiry

Your password does not expire. You can change your password by clicking on *Change Password* on the Log On screen.

Password Criteria

- > Must contain a minimum of 8 characters,
- > Must include a minimum of 2 alphabetical characters, one uppercase (A – Z) and one lowercase (a – z),
- > Must include a minimum of 2 numerical characters (0 – 9),
- > Must not have been used in the last 13 passwords.

COMPANY ADMINISTERED USER

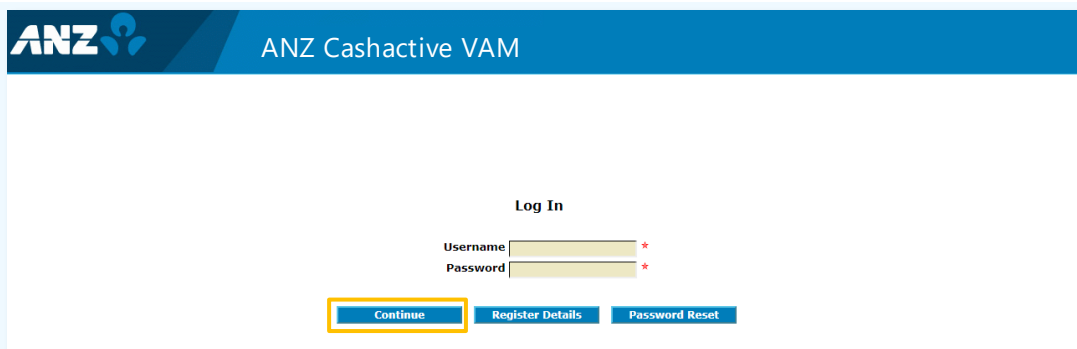
Company Administered Users are created by your company. Company Administered Users log on with a Username and a Password. If you are a Company Administered User, you will have received your *Userkey* from your company administrator (ANZ Administered User) to register your access.

For registration information, refer to [Register](#) in this document.

Once registered, in order to log on, your registration will need to be authorised by your company administrator (ANZ Administered User). The Administrator can authorise your access by logging on ANZ Cashactive VAM and accessing the **Authorise User Registration** queue. For the detailed process, refer to [Authorise User Registration](#) in this document.

Once registered and authorised, to log on, follow these steps:

Step	Action
1	Navigate to the ANZ Cashactive VAM page via your internet browser. You can access ANZ Cashactive VAM page through www.cashactive.anz.com/home > ANZ Cashactive VAM > Company Administered User > Log on , or www.cashactive.anz.com/vambrowser
2	Enter your Username and Password , then click Continue



ANZ Cashactive VAM

Log In

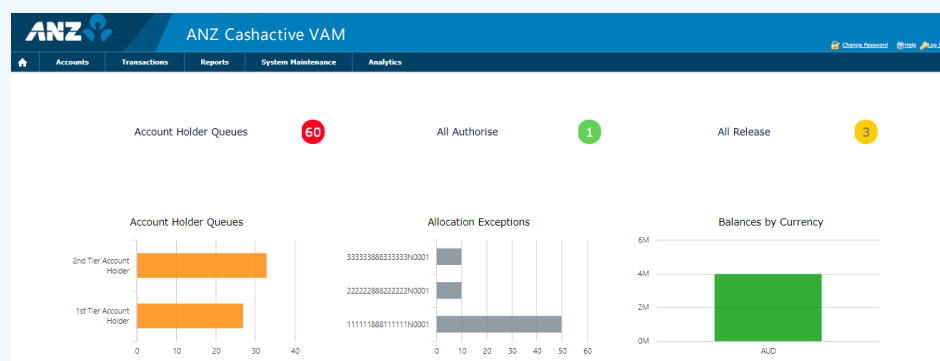
Username *

Password *

[Continue](#) [Register Details](#) [Password Reset](#)

3 Enter the answer to the presented Security Question and click **Log In**

4 ANZ Cashactive VAM page displays.



You have successfully logged on.



Forgot Password

If your password is entered incorrectly three times, your Username will be deactivated. If you have forgotten your password, you will need to reset it.

Password Reset

To reset your password, on the ANZ Cashactive VAM Log on page, click **Password Reset**. You will be required to answer your Security Questions created during registration.

Note: The Security Questions cannot be reset by you or your Administrator (ANZ Administered User). If you forget the answers to the Security Questions, your User account will need to be deleted and recreated by your Administrator (ANZ Administered User).

Password Expiry

Your password will expire every 30 days. When expired, you will be prompted to change.

Password Criteria

- > Must be between 6 to 20 characters in length,
- > Must contain at least one uppercase letter (A – Z), at least one lowercase letter (a – z), and at least one number (0 – 9),
- > Cannot contain your Username, or 'password' in any case variation,
- > No more than 50% of the password can be the same alphanumeric character,
- > Cannot contain 5 characters that are next to each other on a QWERTY keyboard.

LOG OUT

Session Timeout

Your ANZ VAM session will time out after 15 minutes of inactivity and you will be automatically logged out. You will see an inactivity alert 2 minutes before you are logged out.

Logging Out

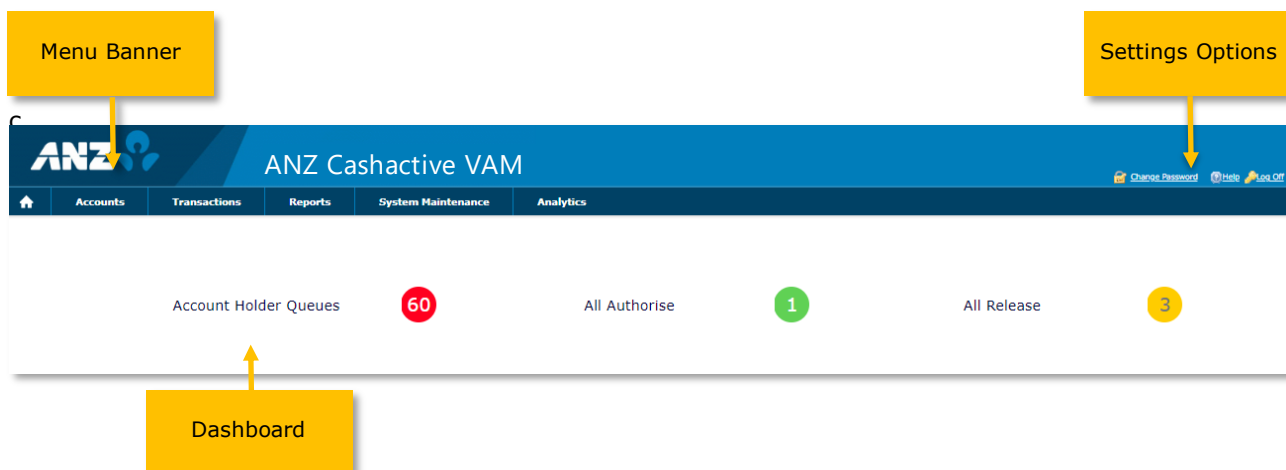
To exit ANZ VAM in a secure manner, click on the Log Off button in the top right corner of the screen (please see the screenshot below).

NAVIGATE THE SYSTEM

Home Page

Once logged on, you will access your Home page. The page consists of:

- > Menu Banner
- > Dashboard
- > Settings Options – Change Password, Help, Log Off



Menu Banner

The Menu Banner contains six features that are accessible for *most* user types from all screens within the application. These are: *Home, Accounts, Transactions, Reports, System Maintenance, Analytics*.

Note: If you are not able to see some of the Menu Features, your User Role may not have access to these functions. If you are a Company Administered User, your Role can be confirmed by your Administrator (ANZ Administered User). If you are an ANZ Administered User, your Role can be confirmed by [ANZ Customer Service Centre](#).

Features	Description
Home (<i>home symbol</i>)	Click here to access/refresh the Dashboard
Accounts	Click here to: > view Account Holders, Virtual Accounts, Allocation Rules > create new Account Holders (Virtual Accounts), Allocation Rules > edit/delete Account Holders, Virtual Accounts, Allocation Rules > authorise/reject new or edited Account Holders, Virtual Accounts, Allocation Rules.
Transactions	Click here to: > initiate, authorise/reject internal or external transaction; > view unallocated transactions; > initiate, authorise/reject manual allocations;

	> initiate, authorise/reject a periodical (Regular) transaction; > search for Historical Transactions and Allocations; > initiate, edit, delete, authorise/reject a batch transaction; > create, edit, delete, authorise/reject a transaction template; > manage Bank Notifications for unsuccessful external payments.
Reports	Click here to generate reports.
System Maintenance	Click here to create, edit, delete, authorise/reject a Company Administered user.
Analytics	Click here to customise your Dashboard.

Dashboard

ANZ VAM Dashboard consists of 2 sections – **KPIs** and **Summary Charts**.

KPIs are non-interactive activity indicators providing you with an overview of outstanding tasks.

Summary Charts are interactive indicators providing you with an overview of your virtual account balances, accounts by transaction volume/balance change, queues and high level forecasts.

You can select which KPIs and Summary Charts are visible to you in the Dashboard and in which order. For more information, refer to the [Dashboard](#) section below.

Settings Options

Settings Options contain three features that are accessible from all screens within the application. These are: *Change Password*, *Help*, *Log Off*.

Features	Description
Change Password	Click here to change your existing password.
Help	Click here to access: > User Guide, > File Format Guide.
Log Off	Click here to log out of the application.

IDENTIFY THE PHYSICAL (aka NATURAL) ACCOUNT

In ANZ VAM, the Natural Account can be identified either by its Account Holder Reference or its Account Number.

The *Natural Account Holder Reference* contains 'Nxxxx' at the end, where 'x' is a number, for example 111111888111111N0001.

The *Natural Account Number* contains 'CMM' at the beginning, for example CMM012222888111111.

The Natural Account contains 3 key identifiers:

Identifier	Description	Example
Account Holder Reference	Identifier composed of your ANZ VAM site number, physical account number and Natural Account indicator	111111888111111N0001 *111111 – Location code (site number) *888111111 – Physical account number *N0001 – Natural Account indicator
Account Holder Name	Identifier composed of the physical account name	Annabelle Citizen Pty Ltd
Account Number	Identifier composed of the Natural Account indicator,	CMM012222888111111

	physical account BSB and account number	<i>*CMM – Natural Account indicator</i> <i>*012222 – Physical account BSB</i> <i>*888111111 – Physical account number</i>
--	---	---

IDENTIFY VIRTUAL ACCOUNTS

The Virtual Account can be identified by its Account Holder Reference. The Virtual Account Holder Reference will not contain 'Nxxxx' at the end, where 'x' is a number.

Virtual Accounts contain 3 key identifiers:

Identifier	Description	Example
Account Holder Reference	Identifier composed of your ANZ VAM site number and your nominated reference	1111111234567891011MO *111111 – Location code (site number) *1234567891011MO – your nominated reference
Account Holder Name	Identifier composed of your nominated account name	Melbourne Operations
Account Number	Identifier generated by the system	VIR11222100000062

Account Holder Reference	1111111234567891011MO
Account Holder Name	Melbourne Operations

Account Number [^]	Account Type	Currency	Account Description	Bank B
VIR112233100000061	Control	Australian Dollar		
VIR112233100000062	Virtual	Australian Dollar		

VIEW ACCOUNT BALANCES AND TRANSACTIONS

To view account balances and transactions for Virtual Accounts:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry . The <i>Account Holder Details</i> page displays.
2	Search for the required Account Holder. Click on the required Account Holder Reference . <i>Account Holder Details</i> page displays.
3	If the Account is a Tier 1 account, select Accounts tab, then click on the Virtual Account number.

Account Holder Details

Previous
Locate
Next

Accounts
Account Holder Details
Related
Allocation Rule

Account Holder Reference
Account Holder Name

Account Number [^]	Account Type	Currency	Account Description	Bank Balance	Ledger Balance	Forward Balance	Available Balance
VIR112233100000076	Control	Australian Dollar		0.00	0.00	-0.68	-0.68
VIR112233100000077	Virtual	Australian Dollar		0.00	0.00	0.62	0.62

1 to 2 of 2

If the Account is a **Tier 2** account, select **Accounts** tab.

Account Holder Details

[Previous](#)
[Locate](#)
[Next](#)

[Accounts](#)
[Account Holder Details](#)
[Related](#)
[Allocation Rule](#)

Account Holder Reference		Bank Balance	-1.18
Account Holder Name		Ledger Balance	-1.18
Account Number	VIR112233100000016	Forward Balance	-1.18
Account Type	VIR -	Available Balance	-1.18
Account Currency	AUD - Australian Dollar	Balance Brought Forward	0.00

[Transactions](#)
[Forward](#)
[Statements](#)
[Interest](#)

Settled Date ▼	Transaction Date	Transaction Reference	Description	Debit	Credit	Running Balance
04/06/2019	03/06/2019	CVA00002UA1	Test Internal Transfer to GEN	1.18		-1.18

- 4 Select **Transactions** tab. The page updates to display the list of balances and transaction details.

Account Holder Details

[Previous](#)
[Locate](#)
[Next](#)

[Accounts](#)
[Account Holder Details](#)
[Related](#)
[Allocation Rule](#)

Account Holder Reference		Bank Balance	-1.18
Account Holder Name		Ledger Balance	-1.18
Account Number	VIR112233100000016	Forward Balance	-1.18
Account Type	VIR -	Available Balance	-1.18
Account Currency	AUD - Australian Dollar	Balance Brought Forward	0.00

[Transactions](#)
[Forward](#)
[Statements](#)
[Interest](#)

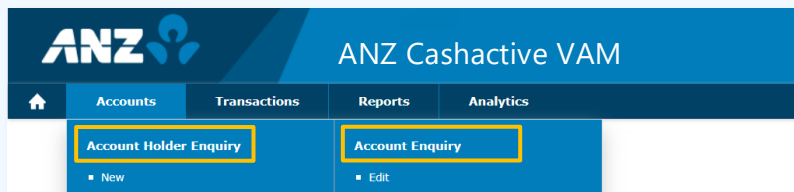
Settled Date ▼	Transaction Date	Transaction Reference	Description	Debit	Credit	Running Balance
04/06/2019	03/06/2019	CVA00002UA1	Test Internal Transfer to GEN	1.18		-1.18

Displayed Balances are described in the following table:

Bank Balance	The balance <i>reported by the physical account</i>
Ledger Balance	The sum of <i>all transactions in the account</i>
Forward Balance	The sum of <i>Ledger Balance</i> and all <i>Forward Transactions</i>
Available Balance	The sum of <i>Bank Balance</i> and <i>Forward Balance</i>
Balance Brought Forward	The closing balance of the last statement

SEARCH FOR A SPECIFIC VIRTUAL ACCOUNT HOLDER OR A VIRTUAL ACCOUNT

To search for a specific Virtual Account Holder or a Virtual Account:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry or Account Enquiry. The <i>Account Holder Details</i> or <i>Account Details</i> page displays. 
2	Select a search option as described in the following table:

If you wish to -

Then -

search using the <i>Account Holder Reference</i>	in the second Account Holder Reference field, enter the second part of the reference number.
search using the <i>Account Holder Type</i>	from the drop down lists, select the Account Holder type.
search using the <i>Account Holder Name or Surname</i>	in the Account Holder Name or Surname field, enter the name.
search using the <i>Account BSB and Account Number</i>	> in the Account BSB field enter the BSB, > in the Account Number field, enter the account number.

Account Holder Details
Please enter details to search for the Account Holder

Status: Active

Account Holder Reference: Please Select Item

Account Holder Type: Please Select Item

Account Holder Name:

Account Holder Surname:

Account BSB: Account Number:

Search

- 3 Click **Search**. The *Account Holder Details* or *Account Details* page updates to display a list of search results.
- 4 > To view specific Virtual Account details in the *Account Holder Enquiry* search results, click the chosen **Account Holder Reference**.

Account Holder Details
Please enter details to search for the Account Holder

Status: Active

Account Holder Reference: Please Select Item

Account Holder Type: Please Select Item

Account Holder Name:

Account Holder Surname:

Account BSB: Account Number:

Search

(Previously Selected Account Holders)

Account Holder Reference	Account Holder Name
1111110000000000000095	DIVISION SUPPLIER MNG T1
1111110000000000000095	DIVISION SUPPLIER MNG T2

To go back to the *Account Holder Details* page and start a new search, click **Locate**.

Account Holder Details

Previous **Locate** Next

Accounts	Account Holder Details	Related	Allocation Rule
Account Holder Reference		Bank Balance	-1.18
Account Holder Name		Ledger Balance	-1.18
Account Number	NR1122331000000036	Forward Balance	-1.18

- > To view specific Virtual Account details in the *Account Enquiry* search results, click the chosen **Account Number**.

Account Details
Please enter details to search for the Account

Account Holder Reference: 111111

Account Holder Name:

Account Holder Surname:

Account BSB: Account Number:

Search

Account Number	Account Description	Account Holder Reference	Account Holder Name
CHM0130028881111111	Natural	11111888111111N0001	
VIR1122331000000002	Control	11111888111111N0001	

To go back to the *Account Details* page and start a new search, click **Locate**.



When searching, use the asterisk * as a wildcard character to complete a broad search, e.g. *Tier 1* will search for any Account Holder Reference or Name containing 'Tier 1' while an asterisk on its own will search and display all records.

DASHBOARD

Cashactive VAM dashboard consists of 2 sections – **KPIs** and **Summary Charts**.



KPIs are non-interactive activity indicators providing you with an overview of outstanding tasks.

Summary Charts are interactive indicators providing you with an overview of your virtual account balances, authorisation queues and cash flow projections.

You can select which KPIs and Summary Charts and in which order are visible to you in the Dashboard.

KPIs

KPI	Description
Account Holder Queues	The overall number of account opening/maintenance requests awaiting authorisation (in the Accounts - Authorise queue) in your company's site
All Authorise	The overall number of transactions awaiting authorisation in your company's site
All Release	The overall number of transactions awaiting release in your company's site
Single Authorise	The number of single transactions awaiting authorisation (in the Transactions - New Transaction - View/Authorise queue) in your company's site
Single Release	The number of single transactions awaiting release (in the Transactions - New Transaction - Release queue) in your company's site

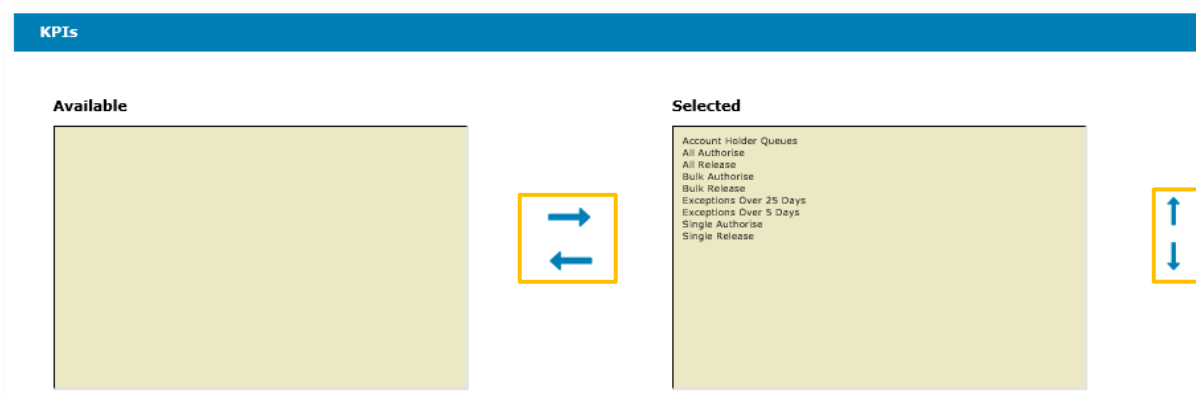
Bulk Authorise	The number of bulk transactions awaiting authorisation (in the Transactions – Batch Import - View/Authorise queue) in your company's site
Bulk Release	The number of bulk transactions awaiting release (in the Transactions – Batch Import - Release queue) in your company's site
Exceptions Over 5 Days	The number of unallocated transactions in the Transactions - Allocations queue for longer than 5 days in your company's site
Exceptions Over 25 Days	The number of unallocated transactions in the Transactions - Allocations queue for longer than 25 days in your company's site

ADD / REMOVE KPIS

To add or remove KPIs from your dashboard, select **Analytics** in the Menu Banner, then **Dashboard Settings**.



Select your chosen KPI and click the Right Arrow or the Left Arrow to move the KPI to or out of the *Selected* list. KPIs in the *Selected* list will appear in the Dashboard.



REORDER KPIS

If you wish to see your KPIs in a different order in the Dashboard, click on a KPI in the *Selected* list, then click the Up Arrow or the Down Arrow to move the KPI's position in the list and its position in the Dashboard.

TURN KPIS OFF

You can turn KPIs off or on by selecting On or Off under *KPIs Available*.



SUMMARY CHARTS

Summary Chart	Description
Account Holder Queues	The number of 1 st Tier and 2 nd Tier account opening/maintenance requests awaiting authorisation in your company's site.

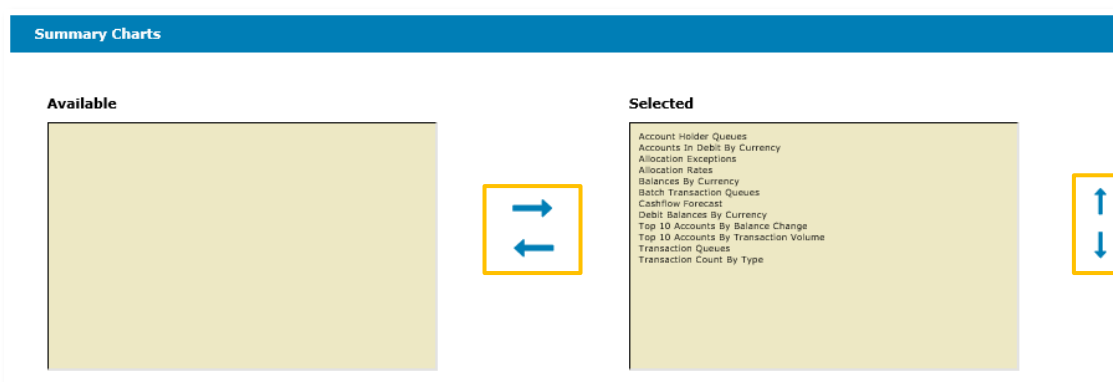
Accounts in Debit by Currency (AUD)	The number of virtual accounts in debit. Click on the data bar itself to view the top 10 virtual accounts.
Allocation Exceptions	The total number of unallocated transactions awaiting allocation in the Natural Account. Click on the data bar itself to access the Allocation queue directly.
Allocation Rates	Transaction auto-allocation rates: automatically allocated transactions vs. unallocated transactions (exceptions). Click on the blue gear icon in the top right corner to adjust the timeline.
Balances by Currency (AUD)	Combined balances of virtual accounts in credit. Click on the data bar itself to view the top 10 virtual accounts.
Debit Balances by Currency (AUD)	Combined balances of virtual accounts in debit. Click on the data bar itself to view the top 10 virtual accounts.
Transaction Queues	The number of single transactions in each transaction stage/queue. Click on a data bar itself to access the queue screen directly.
Batch Transaction Queues	The number of batch transactions in each transaction stage/queue. Click on a data bar itself to access the queue screen directly.
Cash Flow Forecast	The actual, future and forecasted cash flow based on settled transactions, forward transactions and open items data. Click on each item in the Legend to remove its data from the graph. Click on the blue gear icon in the top right corner to change accounts, adjust the timeline and the high level forecast cycle. Hover your mouse over the graph to see the actual, future, forecast balance at a particular date.
Top 10 Accounts by Balance Change	10 virtual accounts with the most balance variation. Click on the blue gear icon in the top right corner to adjust the timeline.
Top 10 Accounts by Transaction Volume	10 virtual accounts with the highest transaction volume. Click on the blue gear icon in the top right corner to adjust the timeline.
Transaction Count by Type	The number of transactions by transaction type. The chart is available for 'today' or 'yesterday' only. Click on the blue gear icon in the top right corner to adjust the day.

ADD / REMOVE SUMMARY CHARTS

To add or remove Summary Charts, select **Analytics** in the Menu Banner, then **Dashboard Settings**.



Select your chosen Summary Chart and click the Right Arrow or the Left Arrow to move the Summary Chart to or out of the *Selected* list. Summary Charts in the *Selected* list will appear in the Dashboard.



REORDER SUMMARY CHARTS

If you wish to see your Summary Charts in a different order in the Dashboard, click on a Summary Chart in the Selected list, then click the Up Arrow or the Down Arrow to move the Summary Chart's position in the list and its position in the Dashboard.

INTERACTIVE FEATURES

In the Dashboard, Bar Charts are interactive allowing you to click on their data bars to access more detail. After you click on a data bar, the chart will show a grid and an arrow in the top right corner of the chart.

- > Click on the grid for more detail 
- > Click on the arrow to return to the original chart 
- > In each bar chart, click on the individual account number to directly access its Account Holder Details page.

CREATE A NEW USER

An Administrator (ANZ Administered User) can create new Users (Company Administered Users) to access ANZ VAM.

There are three steps when creating a new User:

1. An Administrator creates (pre-registers) a new User. The system generates a pre-registration key (Userkey) to be provided to the new User (refer to [Pre-register a User](#) below).
2. The new User enters the pre-registration key (Userkey) and registers (refer to [Register](#) in this guide).
3. Another Administrator authorises the new User (refer to [Authorise New User](#) in this guide).

PRE-REGISTER A USER

To create (pre-register) a new user, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance > Create New User 
2	The <i>Pre-Registration</i> page displays. Complete the information fields and click Confirm.

Pre-Registration
Please enter the Pre-Registration details

*** Mandatory Field(s)**

Vertical

Vertical

User Details

Surname

First Name

Middle Name(s)

Email

Confirm Email

System Type

Confirm



Email Address

The email address entered in pre-registration is for your reference only. ANZ VAM itself will not send any emails to the User.

Administrators and Releasers

An Administrator is not able to create other Administrators or Releasers. When completing the Pre-Registration details, ensure that the *Administrator* field is left as the default of **No**.

For additional Administrators or Releasers, please contact ANZ.

- 3 The *Pre-Registration* page updates to display the change summary. To complete pre-registration, click **Authorise**.
- 4 The *Pre-Registration* page updates and displays a message that the User's details have been pre-registered successfully.
- 5 From the main menu, select **System Maintenance > User Maintenance > Pre-Registration Queue**. Find the newly created user and note their Userkey generated by the system.

Pre-Registration Queue

Full Name Location Code **Search**

Full Name ^	Userkey	Location Code	Vertical	System Type
Test user1	C5318 BF240 76B6E DE291	111111	VAM	ANZ Subaccounts

- 6 Provide the Userkey to the new User.

You have successfully created a new User.

Once the User has registered themselves, an Administrator will be required to authorise the registration so the User can use the system. For more information, refer to [Authorise New User](#) in this guide.



A Userkey expires in 60 days.

DELETE A PRE-REGISTERED USER

If a pre-registered User is no longer required, it can be deleted from the *Pre-Registration Queue* prior to registration by the User. To delete a pre-registered User, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance > Pre-Registration Queue
2	Select the User in the <i>Delete</i> column and click Delete .

AUTHORISE A NEW USER

Once a new User has registered their details, they must be authorised by an Administrator.

To authorise a new User, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance > Authorise User Registration . The <i>Registration Queues</i> page displays.
2	To review the User registration, click the Username . The <i>Registered User Details</i> page displays.
3	From the Transaction Group drop down list, select the appropriate Transaction Group.
4	From the Permission Group drop down list, select the appropriate User permissions.



Transaction Group

Transaction Group determines the types of transactions a User can view/create/approve/release. The Transaction Group available in ANZ VAM is *Cashactive Virtual Customer User*.

Permission Group

The three groups an Administrator can authorise are:

- > **Cashactive Virtual User** – can create, edit and authorise Account Holders, Accounts, Transactions, Automatic Allocation Rules and Templates. They cannot create other Users.
- > **Cashactive Virtual Input Only** – can create and edit Account Holders, Accounts, Transactions, Automatic Allocation Rules and Templates. They cannot create other Users or authorise other User actions.
- > **Cashactive Virtual View Only** – can view information and reports on a limited selection of screens.

For more user and permission group information, refer to [Register](#) in this guide.

5	Click Confirm . The <i>Registered User Details</i> page updates to display the user details.
6	To accept user registration, click Authorise . The <i>Registration Queues</i> page displays.

You have successfully authorised a new User.

Once authorised the new User can log on with the logon details they entered when registering.

INDIVIDUAL ACCOUNT HOLDER ACCESS USER (IAHA)

Introduction

The Individual Account Holder Access User Manual has been designed to help you operate the system.

Functionality overview:

- Lock a browser user down to only have access to 1 account holder and its accounts.
- Lock a browser user down to only have access to 1 account holder and its accounts and all the account holders that are child objects and all their accounts.
- Lock down out going payments to a specific predefined account.
- Existing permission groups will still work with browser user's using IAHA but will be applicable to the accounts and account holders they have access to.
- Existing transaction groups will still work with browser user's using IAHA but will be applicable to the accounts and account holders they have access to.
- Existing browser reports will work as normal but will only return the accounts and account holders the user has access to.

Enabling IAHA on a browser user

There are 2 ways to enable IAHA to a browser user.

- When authorising a new browser user's registration.
- Via the user edit menu in the browser

To enable IAHA during the authorisation of a new user's registration follow the below steps.

Step	Action
1	Create a browser user as normal.
2	Register the user as normal.
3	Navigate to the 'System Maintenance' -> 'Authorise User Registration'
4	Select the browser user you wish to authorise.
5	Select the user's transaction and permission group as normal.
6	Click locate button in the Account holder section then search for the account holder you wish to assign to the user.

Step	Action
	Registered User Details Please authorise the Registered User details Vertical Vertical ANZ Cashactive VAM Personal Details Usernamejsmith6 TitleMr Surnamesmith First NameJon Middle Name(s) AdministratorNo Telephone at Work0456658589 Email at Workjs@gmail.com Company Details Company Location Code111111 Company NameFake company Company Address 1123 fake street Company Address 2Melb Company Address 3 Company Address 4 Postcode3000 Location of BusinessAUSTRALIA Location of IncorporationAUSTRALIA System Details System TypeANZ Subaccounts Transaction Group Selected Transaction GroupCashactive Virtual Customer User Permission Group Selected Permission GroupCashactive Virtual User Release Adm Account Holder Account Holder Reference Locate Clear Authorise
7	Now click Authorise to complete the user set up.

To enable IAHA via a browser user edit follow the below steps.

Step	Action
1	Navigate to the 'System Maintenance' -> 'User Maintenance'.
2	Select the browser user you wish to edit.
3	Enter a description of change as normal.
4	Click locate button in the Account holder section then search for the account holder you wish to assign to the user.
5	Now click Authorise to pass the change to the authorisation queue.
6	Have a different user authorise the change as normal.

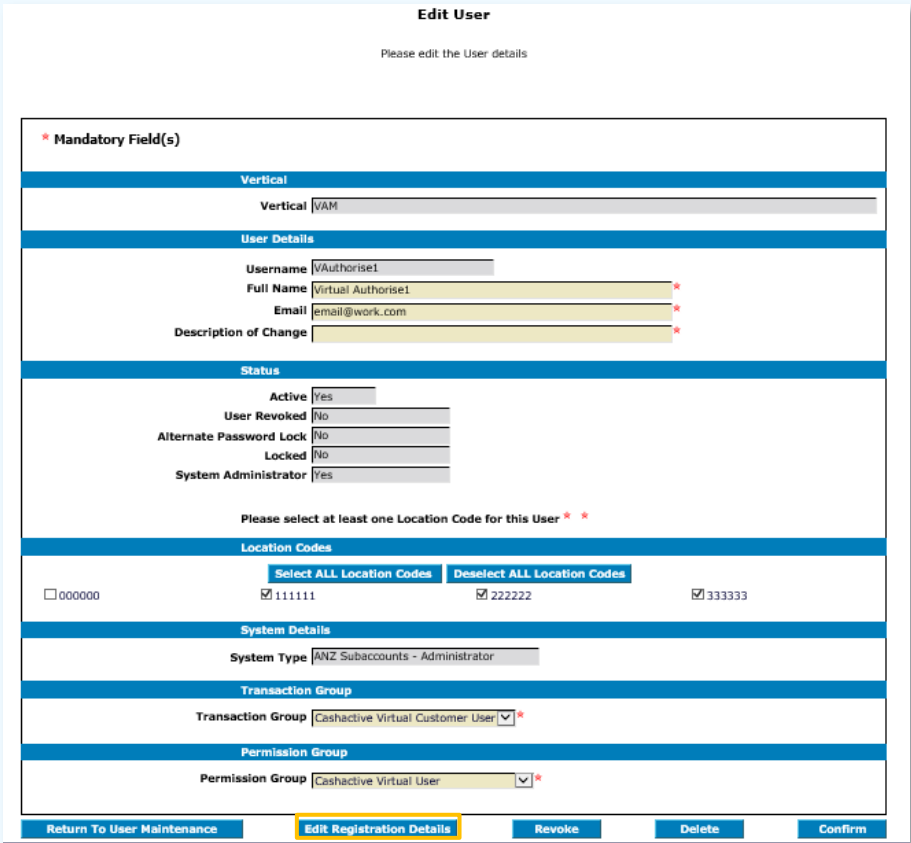
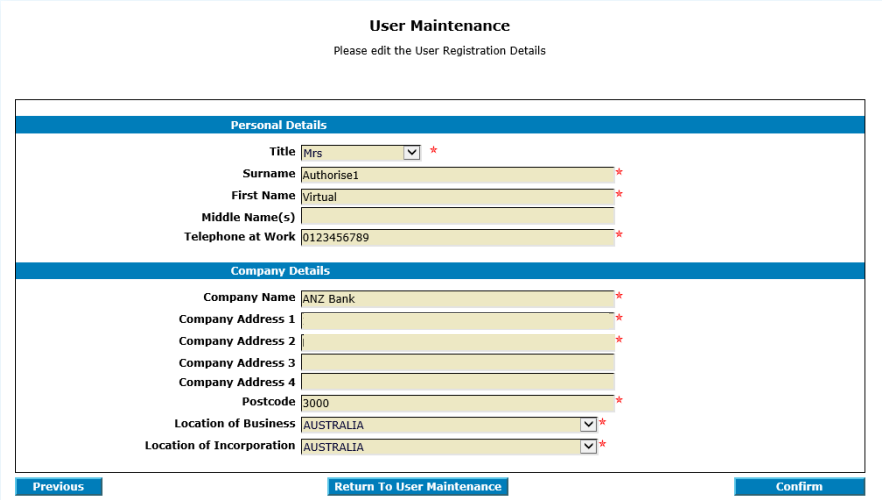
Step	Action
	Edit User Please edit the User details * Mandatory Field(s) Vertical Vertical ANZ Cashactive VAM User Details UsernameMMouse1 Full NameMickey Mouse* EmailMM@email.com* Description of ChangeAdding AH for IAHA* Status ActiveYes User RevokedNo Alternate Password LockNo LockedNo System AdministratorNo Please select at least one Location Code for this User * * Location Codes Select ALL Location Codes Deselect ALL Location Codes ☐ 000000 ☒ 111111 ☐ 222222 ☐ 333333 ☐ 444444 ☐ 890253 System Details System TypeANZ Subaccounts Transaction Group Transaction GroupCashactive Virtual Customer User* Permission Group Permission GroupCashactive Virtual User Release Adm* Account Holder Account Holder Reference11111100000098500053 Locate Clear Return To User Maintenance Edit Registration Details Revoke Delete Confirm

EDIT, DELETE OR REVOKE AN EXISTING USER

An Administrator can edit, delete or revoke existing ANZ VAM Users.

EDIT USER REGISTRATION DETAILS

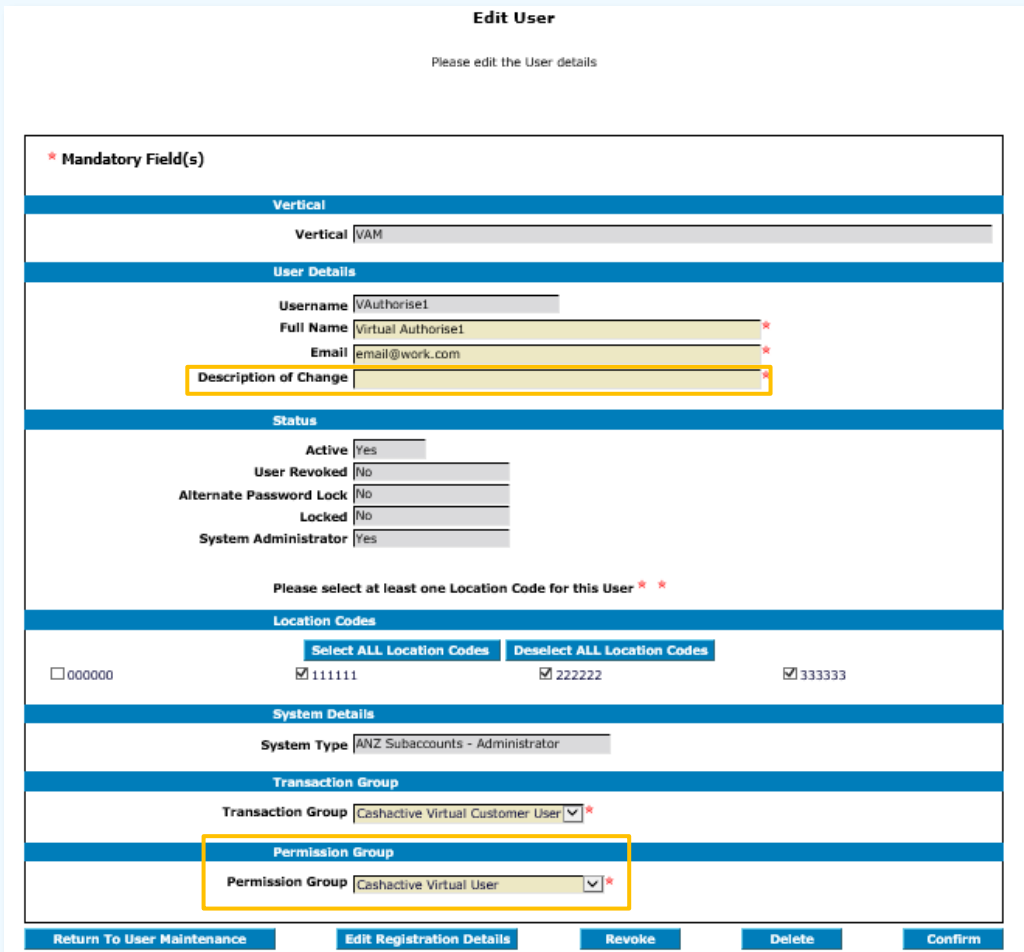
To edit an existing User's registration details, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance . The <i>User Maintenance</i> page displays.
2	To view User details, click the Username . The <i>Edit User</i> page displays. Click Edit Registration Details .
	
3	The <i>User Maintenance</i> page displays. Update fields as required. Click Confirm .
	
4	The <i>User Maintenance</i> page updates to display the changes. To confirm the changes, click Authorise .

You have successfully edited User Registration details.

EDIT USER PERMISSIONS

To edit an existing User's permissions, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance . The <i>User Maintenance</i> page displays.
2	To edit User details, click the Username you wish to edit. The <i>Edit User</i> page displays.
3	In the Description of Change field, enter what is being updated. 
4	Update Permission Group by selecting a permission from the drop down box. Click Confirm .



Permission Group

The three available groups are:

- > **Cashactive Virtual User** – can create, edit and authorise Account Holders, Accounts, Transactions, Automatic Allocation Rules and Templates. They cannot create other Users.
- > **Cashactive Virtual Input Only** – can create and edit Account Holders, Accounts, Transactions, Automatic Allocation Rules and Templates. They cannot create other Users or authorise other User actions.
- > **Cashactive Virtual View Only** – can view information and reports on a limited selection of screens.

For other user and permission group information, refer to [Register](#) in this guide.

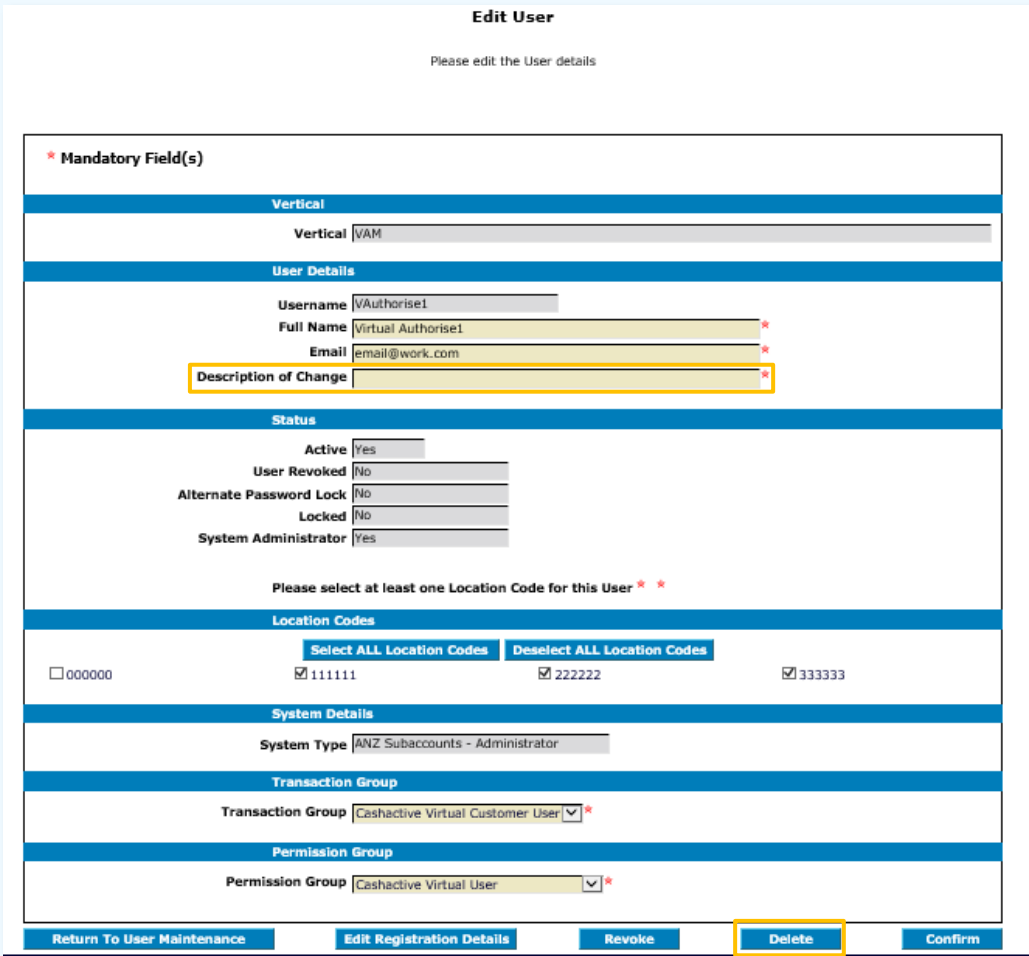
- 5 The *Edit User* page updates to display the changes. Click **Pass for Authorisation**.
The *User Maintenance* page displays with confirmation that the edits are awaiting authorisation.

You have successfully edited User permission details.

Changes must be authorised before they are implemented. To authorise, refer to [Authorise Existing User Changes](#) in this guide.

DELETE USER

Deleting a User will permanently delete the User record. To delete a User, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance . The <i>User Maintenance</i> page displays.
2	To delete a User, click the Username you wish to delete. The <i>Edit User</i> page displays.
3	In the Description of Change field, enter a description. Click Delete .
	
4	The <i>Edit User</i> page updates to display a confirmation message. Click Yes . The <i>User Maintenance</i> page displays.

You have successfully initiated User deletion.

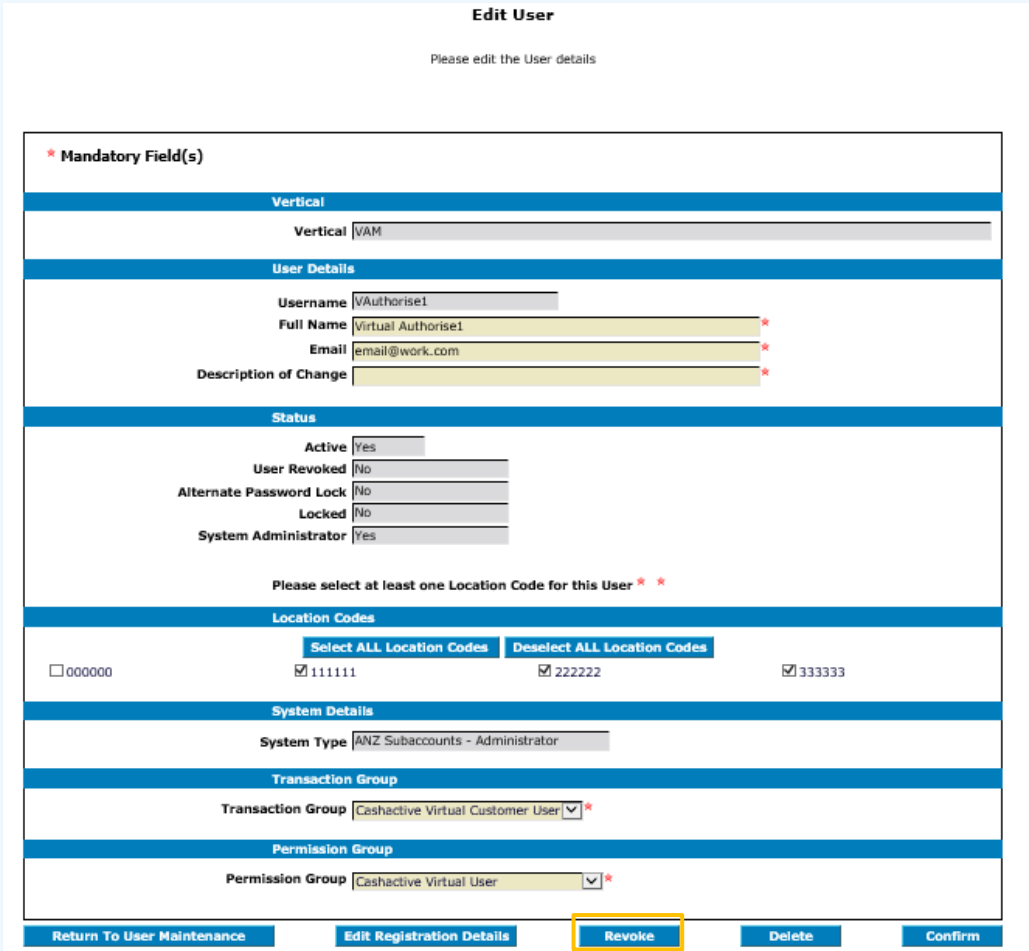
Deletion must be authorised for the User to be deleted. To authorise, refer to [Authorise Existing User Changes](#) in this guide.



Deleting a User will permanently delete the User record. Deleted Users cannot be reinstated. If you wish to reinstate a User, the User will need to be created as a new User.

REVOKE OR RE-ACTIVATE USER

An administrator can temporarily revoke User access. Revoking User access will prevent the User from logging in but it will not delete their record. To revoke a User, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance . The <i>User Maintenance</i> page displays.
2	To revoke a User, click the Username you wish to revoke. The <i>Edit User</i> page displays.
3	In the Description of Change field, enter a description. Click Revoke .
	
4	The <i>Edit User</i> page updates to display a confirmation message. Click Yes . The <i>User Queues</i> page displays.

You have successfully revoked User access.

Note: To check if a User has been revoked, navigate to the *User Maintenance* page. If the User is revoked, the **Active Status** will be **No**.

To **reactivate** a User, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > User Maintenance . The <i>User Maintenance</i> page displays.
2	To reactivate a User, click the Username you wish to reactivate. The <i>Edit User</i> page displays.
3	In the Description of Change field, enter a description. Click Activate .

You have successfully re-activated User access.

REMOVE DECLINED CHANGES

If your changes to a User are declined by another Administrator, you must remove the changes from the User Queue. To remove the changes, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > Users > Authorise . The <i>User Queues</i> page displays.
2	Click the <i>Input Queue</i> tab. The <i>User Queues</i> page updates to display the <i>Input Queue</i> .
3	Select the User from the <i>Delete</i> column. The <i>User Queues</i> page updates to display a confirmation message. Click Yes .

The changes are removed from the user and the queue.

AUTHORISE USER CHANGES

Any changes to a User must be authorised by a different Administrator from the one who initiated the change, i.e. you cannot authorise your own changes.

AUTHORISE USER PERMISSION CHANGES

To authorise User changes, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > Authorise User Maintenance . The <i>User Queues</i> page displays.
2	Select <i>Release Queue</i> and click the Username . The <i>Edited User Details</i> page displays. To indicate a field has been updated, the field is flagged with a <i>hash</i> '#'. Hovering the cursor over the '#' will display the previous value.
3	> To authorise the changes, click Release. > To decline the changes, click Decline. The <i>User Queues</i> page displays.

You have successfully authorised User Permission changes.

AUTHORISE USER DELETION

To authorise User deletion, please follow these steps:

Step	Action
1	From the main menu, select System Maintenance > Authorise User Maintenance . The <i>User Queues</i> page displays.
2	Select <i>Release Queue</i> and click the Username . The <i>Deleted User Details</i> page displays.
3	> To authorise the deletion, click Release. > To decline the deletion, click Decline. The <i>User Queues</i> page displays.

You have successfully authorised User deletion.

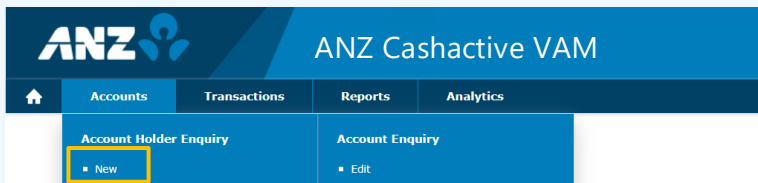
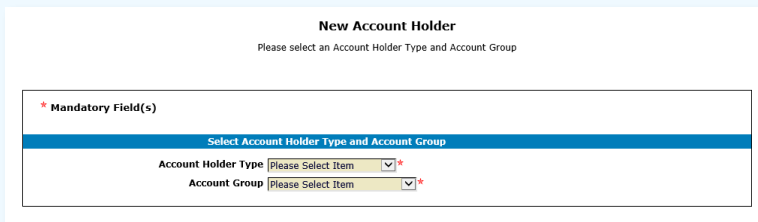
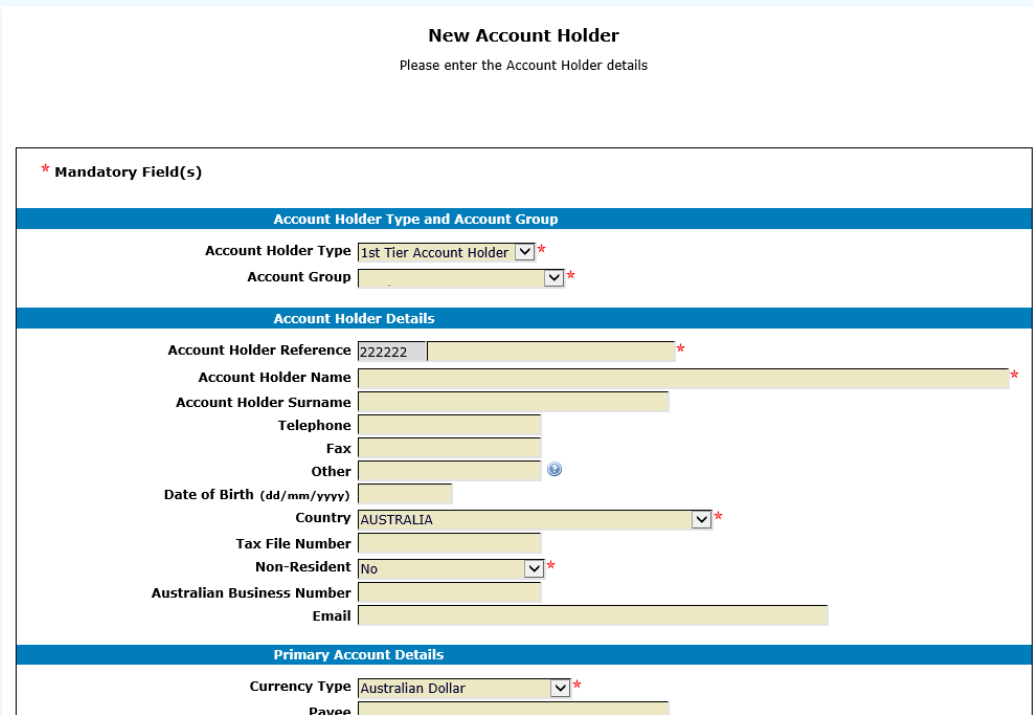
VIRTUAL ACCOUNT

CREATE (MANUALLY)

This section describes the steps to manually create a single new Tier 1 or Tier 2 Virtual Account.

Create Tier 1 Virtual Account

To create a new Tier 1 Virtual Account, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry > New.  The New Account Holder page displays. 
2	From the Account Holder Type list, select <i>1st Tier Account Holder</i> .
3	The remainder of the New Account Holder page displays. 
4	Complete the fields as described in the following table:

Field	Description
Account Holder Reference	Enter your preferred Account Holder Reference. The full Account Holder Reference consists of the Account Group number (Location code) which is already pre-filled (e.g. 222222)

	and your nominated reference. Account Group number is issued by ANZ during registration and is used as a Cashactive site identifier only. Reference is created by you and is unique to this Virtual Account. Your created reference can consist of up to 14 alpha/numeric characters. Once the account is created, the Account Holder Reference cannot be edited.
Account Holder Name	Enter your preferred account holder name. Once created, the Account Holder Name can be edited. Please refer to Edit/Block in this guide.
Account Holder Surname	<i>(optional)</i> This field can be edited later.
Telephone	<i>(optional)</i> This field can be edited later.
Fax	<i>(optional)</i> This field can be edited later.
Other	<i>(optional)</i> This field can be edited later.
Date of Birth	<i>(optional)</i> This field can be edited later.
Country	Default 'Australia'. This field can be edited later.
Tax File Number	<i>(optional)</i> This field can be edited later.
Non-Resident	Default 'No'. This field is not active and can be edited later.
Australian Business Number	<i>(optional)</i> This field can be edited later.
Email	<i>(optional)</i> This field can be edited later.
Currency Type	Default 'Australian Dollar'. This field can be edited later.
Payee	<i>(optional)</i> This field is not active and can be edited later.
Primary Account BSB	<i>(optional)</i> This field is not active and can be edited later.
Primary Account Number	<i>(optional)</i> This field is not active and can be edited later.
Credit Limit 1	<i>(optional)</i> This field is not active.
Credit Limit 2	<i>(optional)</i> This field is not active.
Account Template	Default 'Parent AUD'
Status	From the drop down list, select 'Active' or 'Inactive', This field can be edited later.
Notes	<i>(optional)</i> This field can be edited later.
Address	Enter the street name and number. This field can be edited later.
City	Enter the city. This field can be edited later.
State	Enter the state. This field can be edited later.
Postcode	Enter the postcode. This field can be edited later.
Address	<i>(optional)</i> This field can be edited later.
City	<i>(optional)</i> This field can be edited later.
State	<i>(optional)</i> This field can be edited later.
Postcode	<i>(optional)</i> This field can be edited later.

Mandatory fields are highlighted with an asterisk. If any mandatory fields are missing information, an error message displays and the offending fields are highlighted.

- To add Allocation Rules, click on **Add Allocation Rule** and refer to [Allocation Rules](#) in this guide.

- 6 If you wish to delete any of the added Allocation Rules, select the Allocation Rule by ticking the box, then click **Delete**.

List of Allocation Rules		
Allocation Rule	Allocation Transaction Type	
TT	Virtual Account Auto Allocation	☒
YY	Virtual Account Auto Allocation	☐
UU	Virtual Account Auto Allocation	☐

[Add Allocation Rule](#) [Delete](#) [Pass For Authorisation](#)

At the top of the page, a confirmation request displays - 'You are about to delete the selected records. Do you want to proceed?' Click **Yes**.

Once you click **Pass for Authorisation**, you will be able to add or delete Allocation Rules only after the account is authorised.

- 7 Click **Pass for Authorisation**.

The New Account Holder page and a confirmation 'The Account Holder has been added and is awaiting authorisation' displays.

New Account Holder

Please select an Account Holder Type and Account Group.
The Account Holder has been added and is awaiting authorisation.

*** Mandatory Field(s)**

Select Account Holder Type and Account Group

Account Holder Type *

Account Group *

You have successfully created a new Tier 1 Virtual Account.

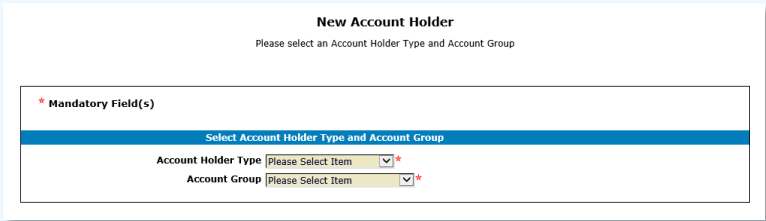
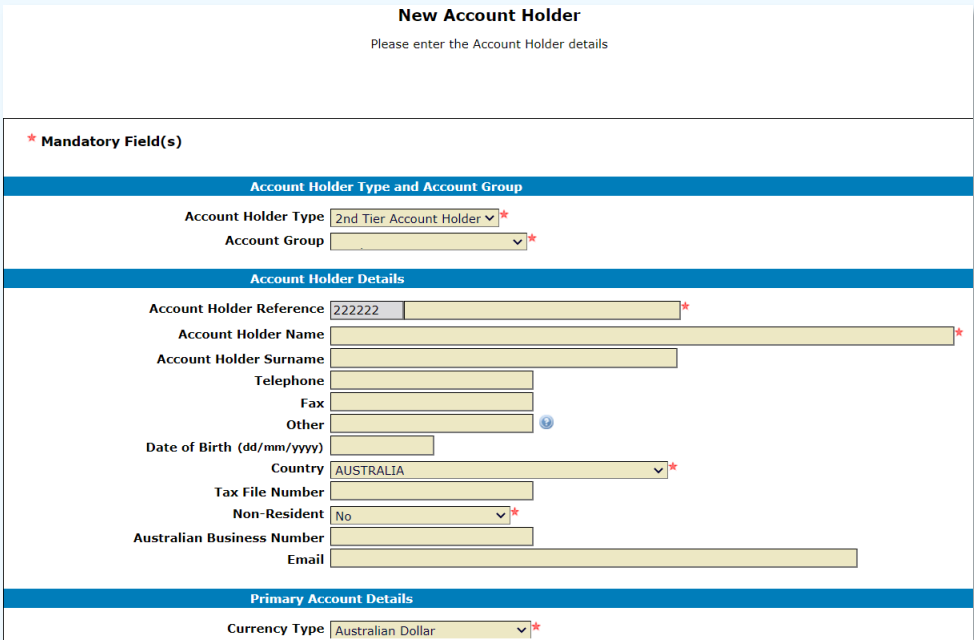
The new Virtual Account will move to the Account Holder Queue for approval by another User with permission to authorise.

Authorisation Status

You can check the status of new Virtual Accounts by checking the **Account Holder Queue**. For more information on how to view the Account Holder Queue, refer to [Authorise Changes](#) in this guide.

Create Tier 2 Virtual Account

To create a new Tier 2 Virtual Account, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry > New. The New Account Holder page displays. 
2	From the Account Holder Type list, select <i>2nd Tier Account Holder</i> .
3	The remainder of the New Account Holder page displays. 
4	Complete the fields as described in the following table:

Field	Description
Account Holder Reference	Enter your preferred Account Holder Reference. The full Account Holder Reference consists of the Account Group number (Location code) which is already pre-filled (e.g. 222222) and your nominated reference. Account Group number is issued by ANZ during registration and is used as a Cashactive site identifier only. Reference is created by you and is unique to this Virtual Account. Your created reference can consist of up to 14 alpha/numeric characters. Once the account is created, the Account Holder Reference cannot be edited.
Account Holder Name	Enter your preferred account holder name. Once created, the Account Holder Name can be edited. Please refer to Edit/Block in this guide.
Account Holder Surname	(optional) This field can be edited later.
Telephone	(optional) This field can be edited later.
Fax	(optional) This field can be edited later.
Other	(optional) This field can be edited later.

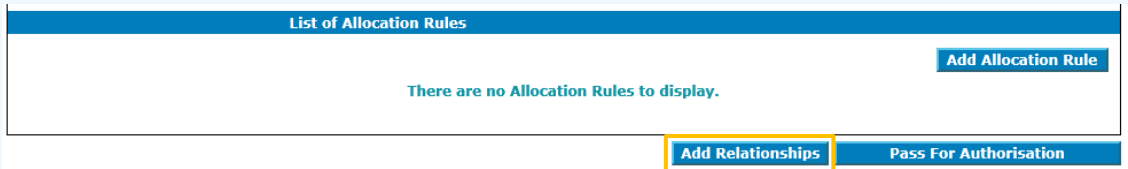
Date of Birth	(<i>optional</i>) This field can be edited later.
Country	Default 'Australia'. This field can be edited later.
Tax File Number	(<i>optional</i>) This field can be edited later.
Non-Resident	Default 'No'. This field is not active and can be edited later.
Australian Business Number	(<i>optional</i>) This field can be edited later.
Email	(<i>optional</i>) This field can be edited later.
Currency Type	Default 'Australian Dollar'. This field can be edited later.
Payee	(<i>optional</i>) This field is not active and can be edited later.
Primary Account BSB	(<i>optional</i>) This field is not active and can be edited later.
Primary Account Number	(<i>optional</i>) This field is not active and can be edited later.
Account Template	Default 'AUD Virtual Only'
Status	From the drop down list, select 'Active' or 'Inactive', This field can be edited later.
Notes	(<i>optional</i>) This field can be edited later.
Address	Enter the street name and number. This field can be edited later.
City	Enter the city. This field can be edited later.
State	Enter the state. This field can be edited later.
Postcode	Enter the postcode. This field can be edited later.
Address	(<i>optional</i>) This field can be edited later.
City	(<i>optional</i>) This field can be edited later.
State	(<i>optional</i>) This field can be edited later.
Postcode	(<i>optional</i>) This field can be edited later.

Mandatory fields are highlighted with an asterisk. If any mandatory fields are missing information, an error message displays and the offending fields are highlighted.

- 5 To add Allocation Rules, click on **Add Allocation Rule** and refer to [Allocation Rules](#) in this guide.
 - 6 If you wish to delete any of the created Allocation Rules, select the Allocation Rule by ticking the box, then click **Delete**.

At the top of the page a confirmation request displays - 'You are about to delete the selected records. Do you want to proceed?' Click **Yes**.

Once you click **Pass for Authorisation**, you will be able to add or delete Allocation Rules only after the account is authorised.
 - 7 Click **Add Relationships** to link this Tier 2 account to a relevant Tier 1 account. You can add relationships before and after adding Allocation Rules.

Before adding Allocation Rules:

- Or after adding Allocation Rules:

Static Reference is Case Sensitive

Numeric Range From

Numeric Range To

Ignore Whitespace for Matching

[Go To Summary](#) [Add Allocation Rule](#) [Add Relationships](#)

If you do not wish to add the relationship now, you will be able to add the relationship after the account is authorised. However, it is recommended that the relationship is added when creating the account to assure there are no account activation delays.

- 8 When adding relationships, the Child Account Holder Maintenance screen displays.

Child Account Holder Maintenance

*** Mandatory Field(s)**

Maintain Relationships

Parent Account Holder *

Relationship Type *

[Create](#)

Parent Account Holder Reference ^	Parent Account Holder Name	Relationship Type
There are no Account Holder Relationships to display.		

[Previous](#) [Confirm](#)

- 9 Complete the fields as described in the following table:

Field	Description
Parent Account Holder	Please select either the Tier 1 Account Holder Reference (in the left field) or the Tier 1 Account Holder Name (in the right field) to which you wish to link this Tier 2 account.
Relationship Type	Auto-populated as 1st Tier Relationship.

- 10 Click **Create**.

- 11 If you wish to delete the created relationship, select the relationship by ticking the radio button, then click **Delete**.

Child Account Holder Maintenance

Maintain Relationships

Parent Account Holder Reference ^	Parent Account Holder Name	Relationship Type	Delete
111111100000000000UAT	UAT	1st Tier Relationship	☒ Delete

[Previous](#) [Confirm](#)

At the top of the page a confirmation request displays - 'You are about to delete this Relationship. Do you want to proceed?' Click **Yes**.

Once you click **Pass for Authorisation**, you will be able to add or delete the account Relationship only after the account is authorised.

- 12 If you do not wish to delete the created relationship, click **Confirm**. The New Account Holder screen displays.

13	Click Pass for Authorisation. The New Account Holder page and a confirmation 'The Account Holder has been added and is waiting authorisation' displays.
----	--

You have successfully created a new T2 Virtual Account.

The new Virtual Account will move to the Account Holder Queue for approval by another User with permission to authorise.

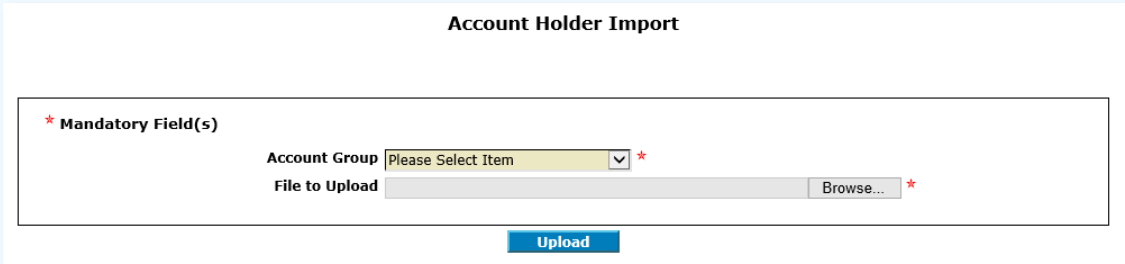
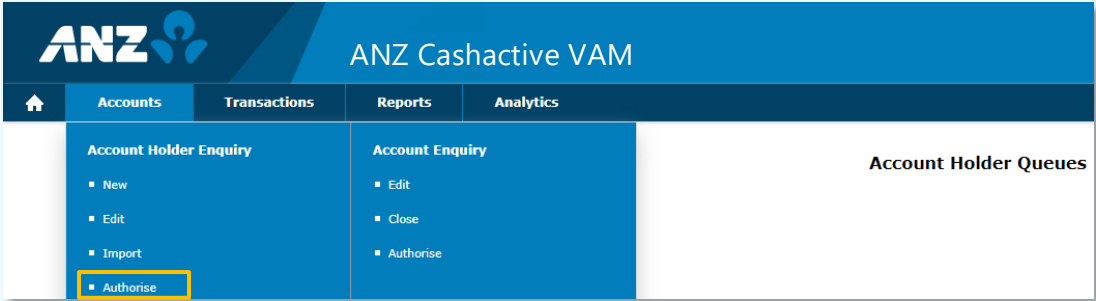
Authorisation Status

You can check the status of new Virtual Accounts by checking the **Account Holder Queue**. For more information on how to view the Account Holder Queue, refer to [Authorise](#) in this document.

CREATE (VIA A FILE UPLOAD / BATCH)

This section describes the steps to create new Tier 1 or Tier 2 Virtual Accounts automatically or in bulk. Such account creation is completed via a file import.

For file format requirements, please refer to [ANZ Cashactive VAM File Format Guide](#).

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry > Import. The Account Holder Import page displays. 
2	Click Browse to upload the account opening file. Select the account opening file and click Upload .
3	If the file is imported successfully, <i>File uploaded successfully</i> message displays. If the file import was unsuccessful, an unsuccessful file message displays. Note: If file upload was unsuccessful, please ensure that the file is in CSV format.
4	To assure the file does not contain any Virtual Account errors, from the main menu, select Accounts > Account Holder Enquiry > Authorise. 
	The Account Holder Queues page displays.
5	Click Failed File Queue. <i>Failed File Queue</i> page displays. > If you are not able to see your imported file in the Failed File Queue, file content is correct and does not contain any errors. The file can be authorised.

- > If you see your imported file in the Failed File Queue, the file contains errors. Click on your imported file name. *Account Holder Failed Details* page displays.

Account Holder Failed Details

File Details	
File Number	
Import Filename	
Status Details	
Status	Failed Queue
Input By	
Input Date	

[Return to Account Holders Queue](#)
[View Errors](#)
[Re-Import](#)
[Delete](#)

- 6 To view file errors, click **View Errors**. *Account Holder Error Log* displays.

Account Holder Error Log

File Name: CAV import file example.csv

1 to 4 of 4	
Line Number	
1	Account Holder Type: Invalid Value [Input value: Sub] Account Template: Account template does not exist or cannot be linked to input account type [Type Input: Sub Template Input:]
2	Bank Account Details: No pooled bank account details [Input value: Empty]
3	Account Holder Type: Invalid Value [Input value: Sub] Account Template: Account template does not exist or cannot be linked to input account type [Type Input: Sub Template Input:]
4	Bank Account Details: No pooled bank account details [Input value: Empty]

[Return to Account Holder Failed Details](#)

For more details on file errors, refer to [ANZ Cashactive VAM File Format Guide](#).

- 7 If you wish to re-import a corrected file, click **Return to Account Holder Details**, then click **Re-Import**. Alternatively, to delete the imported file, click **Delete**.

You have successfully created new Virtual Accounts in bulk.

The new Virtual Account file will move to the Account Holder Queue for approval by another User with permission to authorise.

Authorisation Status

You can check the status of new Virtual Accounts by checking the **Account Holder Queue**. To view the Account Holder Queue, refer to [Authorise](#) in this guide.

EDIT / BLOCK

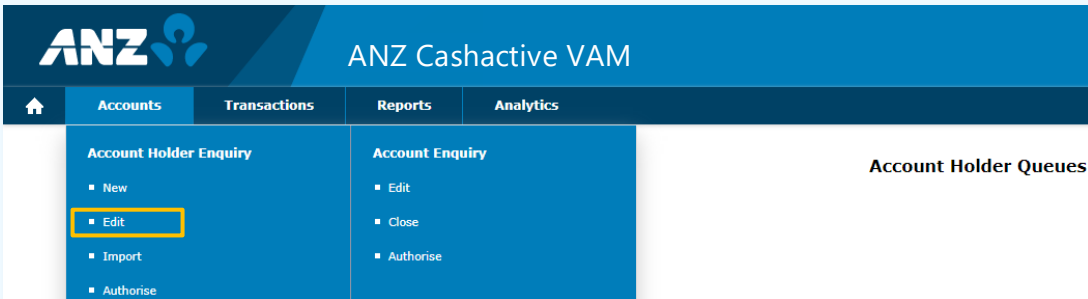
This section describes the steps to edit or block / close an existing Tier 1 or Tier 2 Virtual Account Holder or its Virtual Account.

If you wish to edit Account Holder's - > Name, Surname > Telephone, Fax, Other > Date of Birth > Country, Tax File Number, Residency > Australian Business Number > Email, Currency, Notes > Address	refer to the Edit Account Holder section below.
If you wish to temporarily deactivate the Account Holder -	refer to the Edit Account Holder section below.

If you wish to edit Account's - > Interest Type > Statement Frequency	refer to the Edit / Block Account section below.
If you wish to temporarily block the Account -	refer to the Edit / Block Account section below.
If you wish to close the Account -	refer to the Close Account section in this guide. Note: Account closures need to be completed individually for each Account.

Edit Account Holder

To edit a Virtual Account Holder, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry > Edit.  The <i>Edit Account Holder</i> page displays.
2	Select a search option as described in the following table:

If you wish to -	Then -
search using the Account Holder Reference	In the Account Holder Reference field, enter the second part of the reference number (without your Location Code). Alternatively, enter ` * ` (star symbol) to search all Account Holders.
search using the Account Holder Name	In the Account Holder Name field, enter the name. Alternatively, enter ` * ` (star symbol) to search all Account Holders.
search using the Account Holder Surname	In the Account Holder Surname field, enter the surname. Alternatively, enter ` * ` (star symbol) to search all Account Holders.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB, > in the Account Number field, enter the account number.

3 Click **Search**.

If your search found multiple results, select the Account Holder you wish to edit by clicking on its Account Holder Reference on the list.

The Edit Account Holder page displays.

Edit Account Holder
 Please enter the Account Holder details

▼ Mandatory Field(s)

Description of Change

Account Holder Details

Account Holder Reference

Account Holder Name

Previous Account Holder Name

Account Holder Type

Account Holder Surname

Telephone

Fax

Other

Date of Birth (dd/mm/yyyy)

Country

Tax File Number

Non-Resident

Australian Business Number

Account Group

Email

Primary Account Details

Currency Type

Payee

Primary Account BSB

Primary Account Number

Credit Limit 1

Credit Limit 2

Additional Details

Status

Notes

Authorisation Limit

Address

Address

City

State

Postcode

Alternative Address

Address

City

State

Postcode

Note: If this Account Holder has been already edited but changes have not been authorised, the system will display 'Account Holder has been edited and is awaiting authorisation'.

To indicate a field has been updated, the field is flagged with '#'. Hovering the cursor over the '#' will display its previous value.

4 In the **Description of Change** field, enter a quick description of the change you wish to make. This description will allow the authorising user to identify the change.

5 Update the following fields where required. Editable fields are marked in yellow. If you wish to update a field that is not editable (e.g. Account Holder Reference, Account Holder Type or Account Group), you will need close this account and open a new one.

For more information, refer to [Close Virtual Account](#) in this document.

6	To cancel changes and go back, click Locate. To save changes, click Pass for Authorisation. The Edit Account Holder page and a confirmation 'The Account Holder has been edited and is awaiting authorisation' displays. Note: Once passed for authorisation, you will not be able to withdraw your account holder edit request. If you do not wish for the account holder to be edited anymore, the changes will need to be rejected by an authorising user in the Account Holder authorisation queue. For more information, refer to Authorise Changes in this document.
---	--

You have successfully edited a Virtual Account Holder. The edited Virtual Account Holder will move to the Account Holder Queue for authorisation.

Edit / Block Account

To edit or block a Virtual Account, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Enquiry > Edit . The <i>Edit Account</i> page displays.
2	Select a search option as described in the following table:

If you wish to -	Then -
search using the Account Holder Reference	In the Account Holder Reference field, enter the second part of the reference number (without your Location Code). Alternatively, enter ` * ` (star symbol) to search all Accounts.
search using the Account Holder Name	In the Account Holder Name field, enter the name. Alternatively, enter ` * ` (star symbol) to search all Accounts.
search using the Account Holder Surname	In the Account Holder Surname field, enter the surname. Alternatively, enter ` * ` (star symbol) to search all Accounts.
search using the Account BSB and Account Number	> In the Account BSB field enter the BSB. > In the Account Number field, enter the account number.

3	Click Search. If your search found multiple results, select the Account you wish to edit by clicking on its Account Number on the list. The Edit Account page displays.
---	---

Edit Account

Please edit the Account details

*** Mandatory Field(s)**

Description of Change

Account Holder Details

Account Holder Reference

Account Holder Name

Account Details

Account Number

Currency

Account Type

BIC

IBAN

Account Status

Blocked Date (dd/mm/yyyy)

Closed Date (dd/mm/yyyy)

Interest Type

Withholding Tax

Statement Frequency

New Account Number

Old Account Number

Note: If this Account has been already edited but changes have not been authorised, the system will display 'Account has been edited and is awaiting authorisation'.

To indicate a field has been updated, the field is flagged with '#'. Hovering the cursor over the '#' will display its previous value.

4 In the **Description of Change** field, enter a quick description of the change you wish to make. This description will allow the authorising user to identify the change.

5 Update the following fields where required.
Note: Editable fields are marked in yellow.

Field	Description
Account Holder Reference	Not editable. If you wish to edit the Account Holder Reference, you will need to close this account and open a new one.
Account Holder Name	If you wish to edit the Account Holder Name, refer to Edit Account Holder in this document.
Account Number	Not editable. Account Number is an auto-generated system value and cannot be updated/customised.
Currency	Not editable.
Account Type	Not editable.
Account Level	Not editable.
BIC	BIC reference for your reconciliation purposes only. (optional)
IBAN	IBAN reference for your reconciliation purposes only. (optional)
Account Status	To block this account, select 'Blocked'.
Blocked Date	Not editable.
Closed Date	Not editable.
Account Description	Account description for your reconciliation purposes only. (optional)

Regulatory Title	Account title for your reconciliation purposes only. (<i>optional</i>)
Interest Type	Virtual Accounts can be set up so that ANZ VAM accrues interest on them daily from your Virtual Interest Account and capitalises this accrued interest either monthly, quarterly, or semi-annually. Note: the available base rate in Australia is the official cash rate (OCR). If required, ANZ will configure the default Interest rate and capitalisation cycle (Interest Type) agreed with Your Business during solution implementation. Therefore, each time a Virtual Account is created, it will reference the default Interest Type. If you do not require the Virtual Account to accrue interest, please select 'AUD Nil Interest'.
Withholding Tax	Internal tax calculation option. Note: ANZ does not report withholding tax on Virtual Accounts.
Statement Frequency	Account report generation frequency - daily, monthly, quarterly, or semi-annually. Note: report frequency does not affect interest accrual frequency.
New Account Number	Not editable.
Old Account Number	Not editable.

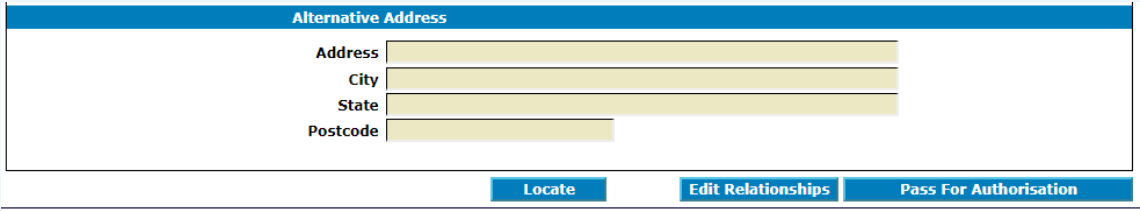
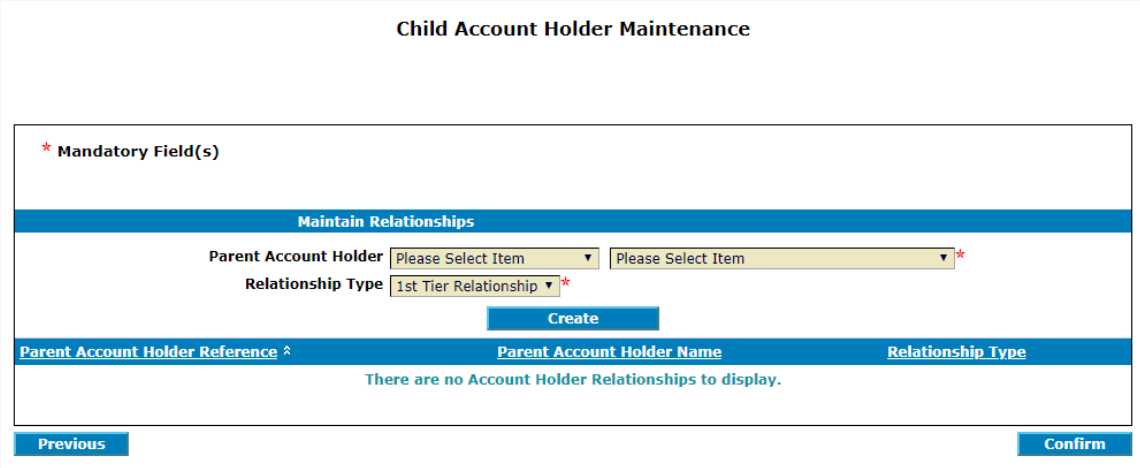
- 6 Click **Confirm**.
'Please confirm the Account details' displays.
- 7 Click **Pass for Authorisation**.
The *Edit Account* page and a confirmation 'The Account has been edited and is awaiting authorisation' displays.

Note: Once passed for authorisation, you will not be able to withdraw your account edit request. If you do not wish for the account to be edited anymore, the changes will need to be rejected by an authorising user in the Virtual Account authorisation queue. For more information, refer to [Authorise Changes](#) in this document.

You have successfully edited or closed a Virtual Account. The edited/blocked Virtual Account will move to the Account Queue for authorisation.

ADD / CHANGE PARENT ACCOUNT

This section describes the steps required to add or change the Tier 2 account's parent account. To add or change the parent account, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry > Edit . The <i>Edit Account Holder</i> page displays.
2	Select the Tier 2 Account Holder whose parent account you wish to change by clicking on its Account Holder Reference on the list. The Edit Account Holder page displays.
3	In the Description of Change field, enter a quick description of the change you wish to make. This description will allow the authorising user to identify the change.
4	Click Edit Relationships at the end of the page. 
5	<i>Child Account Holder Maintenance</i> page displays. > If the Tier 2 account does not have an existing parent account, a <i>There are no Account Holder Relationships to display</i> message displays.  To add, use the drop down boxes to select the required Tier 1 Account Holder Reference or Name. Once selected, click Create. Selected Tier 1 parent account displays. Click Confirm to return to the <i>Edit Account Holder</i> page. Click Pass For Authorisation to pass the change for authorisation by another user. For more information, refer to Authorise Changes in this document. You have successfully added a parent account. > If the Tier 2 account has an existing parent account, the parent account will be already displayed. To change, the current relationship should be deleted and its deletion authorised by another user. Following current relationship deletion, a new parent account relationship can be added. Select the listed parent account and click Delete.

Child Account Holder Maintenance

Maintain Relationships

Parent Account Holder Reference ^	Parent Account Holder Name	Relationship Type	Delete
111111MATEST002TIER1	MA TEST002 Tier1	1st Tier Relationship	☐ Delete

Previous

Confirm

Click **Confirm**, then **Pass for Authorisation**.

The *Edit Account Holder* page and a confirmation 'The Account has been edited and is awaiting authorisation' displays. For more information, refer to [Authorise Changes](#) in this document.

Once this change is authorised by another user, follow steps 1-5 of this process to add a new parent account.

You have successfully changed the parent account.

Note: Once passed for authorisation, you will not be able to withdraw your parent account add / change request. If you do not wish for the parent account to be added / changed anymore, the changes will need to be rejected by an authorising user in the Account Holder authorisation queue.

CLOSE

Virtual Account closure is completed individually for each account and cannot be reversed.

Note: If the Virtual Account contains a positive or negative balance, the outstanding balance will be paid externally or transferred to another Virtual Account when closing the account. Once the account closure request is passed or authorisation, another user will be required to authorise the closure and release the payment. If there is interest due for this Virtual Account, it will be automatically capitalised during the closure process.

To close a Virtual Account, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Enquiry > Close . The <i>Close Account</i> page displays.
2	Search and select the Virtual Account to close. The account's <i>Close Account</i> page displays. > If the account has <u>no balance</u>, no other actions are required. Click Pass For Authorisation.

Close Account

Please confirm the Account details.

Description of Change	
Account Closure	
Account Holder Details	
Account Holder Reference	
Account Holder Name	
Account Details	
Account Number	VIR112233100000055
Currency	Australian Dollar
Account Type	Virtual
Account Level	Virtual
BIC	
IBAN	
Account Status	Closed
Blocked Date (dd/mm/yyyy)	
Closed Date (dd/mm/yyyy)	26/02/2020
Account Description	
Regulatory Title	
Interest Type	AUD Nil Interest
Withholding Tax	No
Statement Frequency	Monthly
New Account Number	
Old Account Number	

[Locate](#)
[Pass For Authorisation](#)

The *Close Account* page and a confirmation 'The Account has been passed for authorisation' displays. For more information, refer to [Authorise Changes](#) in this document.

- > If the account has a negative balance, the transaction details page displays. The only available Payment / Receipt Type is *Receipt* in order to bring the account balance to 0.00.

Close Account

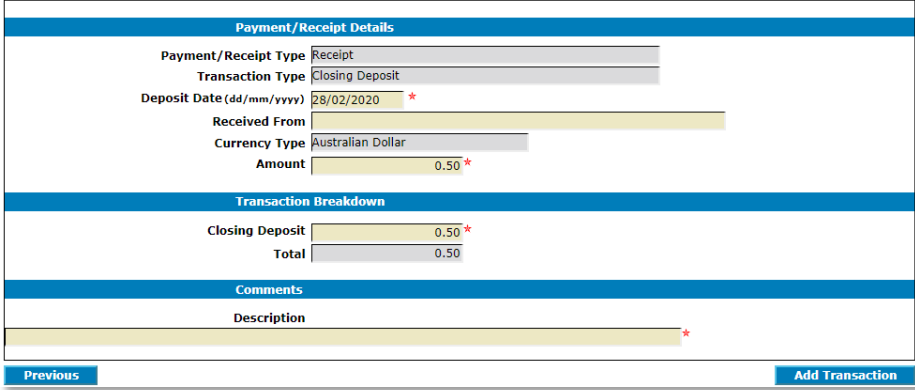
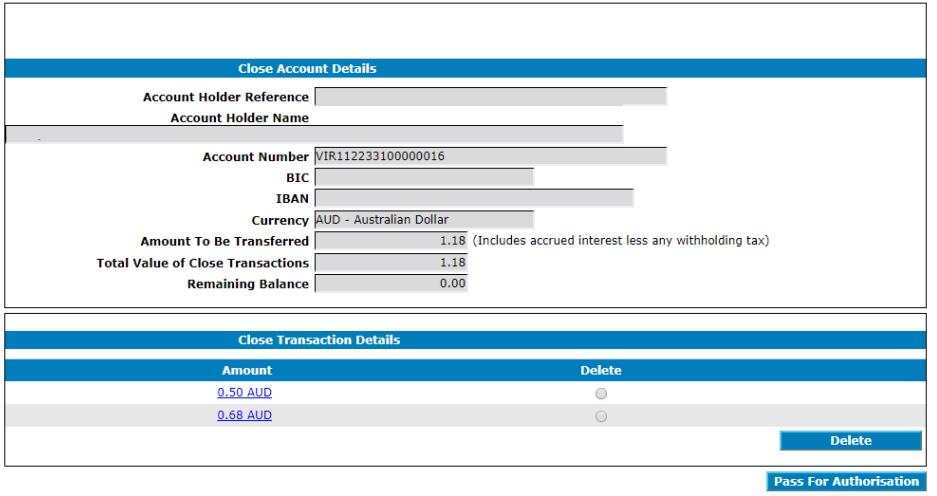
Please confirm the Transaction details

* Mandatory Field(s)	
Close Account Details	
Account Holder Reference	
Account Holder Name	
Account Number	VIR112233100000016
BIC	
IBAN	
Currency	AUD - Australian Dollar
Amount To Be Transferred	1.18 (Includes accrued interest less any withholding tax)
Payment/Receipt Details	
Payment/Receipt Type	Receipt
Transaction Type	Closing Deposit
Deposit Date (dd/mm/yyyy)	28/02/2020 *
Received From	
Currency Type	Australian Dollar
Amount	1.18 *
Transaction Breakdown	
Closing Deposit	1.18 *
Total	1.18
Comments	
Description	

[Previous](#)
[Pass For Authorisation](#)

Update the following fields where required. **Note:** Editable fields are marked in yellow.

Field	Description
Deposit Date	The date this receipt should be made.
Received From	Receipt initiator name / details

Amount	The single transaction amount to be received into the closing Virtual Account. > If you require only one receipt, leave the auto-populated amount in the field and proceed to the next field. > If you require multiple receipts, adjust the <i>Amount</i> with the first receipt amount and add description. Click Add Transaction to create further receipts.  When the Remaining Balance field updates to 0.00, click Pass For Authorisation to authorise the receipts and the Virtual Account closure. 
Closing Deposit	The overall transaction amount to be received into the closing Virtual Account. This field does not require manual adjustment and adjusts automatically depending on the transaction amount.
Description	Transaction description. This is used to provide more information to the Authoriser.

- Click **Pass For Authorisation**. The *Close Account* page and a confirmation 'The Account has been passed for authorisation' displays. For more information, refer to [Authorise Changes](#) in this document.
 - > If the account has a positive balance, the transaction details page displays. Select the Payment / Receipt Type in order to create a transfer and bring the account balance to 0.00.

For external transactions, select Domestic Payment or Urgent Domestic Payment.

For internal transfers, select Internal Transfer.
Click **Next**.

Close Account
 Please select a Payment/Receipt Type
If interest is due on this Account it will be capitalised after clicking Next.

*** Mandatory Field(s)**

Close Account Details

Account Holder Reference	
Account Holder Name	
Account Number	
BIC	
IBAN	
Currency	AUD - Australian Dollar
Amount To Be Transferred	1,023,340.76 (Includes accrued interest less any withholding tax)

Transaction Details

Payment/Receipt Type	Please Select Item
----------------------	---

- 4 If an external payment type is selected, Transaction details page displays.

Close Account
 Please confirm the Transaction details

*** Mandatory Field(s)**

Close Account Details

Account Holder Reference	
Account Holder Name	
Account Number	
BIC	
IBAN	
Currency	AUD - Australian Dollar
Amount To Be Transferred	1,023,340.76 (Includes accrued interest less any withholding tax)

Payment/Receipt Details

Payment/Receipt Type	Domestic Payment
Transaction Type	Closing Withdrawal
Payee	
Payee Account BSB	
Payee Account Number	
Narrative	
Transaction Date(dd/mm/yyyy)	28/02/2020
Payment Category	Please Select Item
Currency Type	Australian Dollar
Amount	1023340.76

Transaction Breakdown

Closing Withdrawal	1023340.76
Total	1,023,340.76

Comments

Description	
-------------	----------------------

Update the following fields where required. **Note:** Editable fields are marked in yellow.

Field	Description
Payee	Payee name
Payee Account BSB	Payee bank account BSB number (without a hyphen)
Payee Account Number	Payee bank account number
Narrative	Transaction narrative to appear on payee's statement
Transaction Date	The date this transaction should be made.

Payment Category	Payment category to appear on payee's statement. For general external transactions, select <i>General Credit</i> .
Amount	The single transaction amount to be paid out of the closing Virtual Account. > If you require only one payment, leave the auto-populated amount in the field and proceed to the next field. > If you require multiple payments, adjust the <i>Amount</i> with the first payment amount and add description. Click Add Transaction to create further payments. When the Remaining Balance field updates to 0.00, click Pass For Authorisation to authorise the payments and the Virtual Account closure.
Closing Withdrawal	The overall transaction amount to be paid out of the closing Virtual Account. This field does not require manual adjustment and adjusts automatically depending on the transaction amount.
Description	Transaction description. This is used to provide more information to the Authoriser.

Click **Pass For Authorisation**. The *Close Account* page and a confirmation 'The Account has been passed for authorisation' displays. For more information, refer to [Authorise Changes](#) in this document.

5 If an Internal Transfer type is selected, Transaction details page displays.

Update the following fields where required. **Note:** Editable fields are marked in yellow.

Field	Description
Transaction Date	The date this transfer should be made.
Amount	The single transfer amount to be made from the closing Virtual Account. > If you require only one transfer, leave the auto-populated amount in the field and proceed to the next field. > If you require multiple transfers, adjust the <i>Amount</i> with the first transfer amount and add description. Click Add Transaction to create further transfers. When the Remaining Balance field updates to 0.00, click Pass For Authorisation to authorise the transfers and the Virtual Account closure.
Closing Withdrawal	The overall transfer amount to be made from the closing Virtual Account. This field does not require manual adjustment and adjusts automatically depending on the transfer amount.
Description	Transfer description. This is used to provide more information to the Authoriser.

Click **Pass For Authorisation**. The *Close Account* page and a confirmation 'The Account has been passed for authorisation' displays. For more information, refer to [Authorise Changes](#) in this document.

Note: Once passed for authorisation, you will not be able to withdraw your account closure request. If you do not wish for the account to be closed anymore, the request will need to be rejected by an authorising

user in the Virtual Account authorisation queue. If interest had been already capitalised as part of the closure request, interest capitalisation will not be reversed.

Once passed for authorisation, ANZ VAM automatically amends the Account Status to Blocked and Interest Type to Nil Interest. No further interest will accrue on the Account once the close request has been passed for authorisation.

AUTHORISE

This section describes the steps to authorise new Virtual Accounts or their changes. A User other than the initiator must authorise the changes, i.e. a user cannot authorise their own changes.

There are two authorisation types: **Account Holder Authorisation** and **Account Authorisation**.

Completed Action	Authorisation Type
Created a new Virtual Account - Edited Account Holder's - > Name, Surname > Telephone, Fax > Date of Birth > Country, Tax File Number, Residency > Email > Currency > Limit > Address.	refer to Authorise Account Holder Changes section below.
Deactivated Account Holder - Edited Account's - > Description > Regulatory Title > Status (Open or Blocked) > Interest rate and capitalisation cycle (Interest Type) > Statement Frequency. Closed Virtual Account -	refer to Authorise Account Changes section below.

Authorise Account Holder Changes -

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry > Authorise . The <i>Account Holder Queues</i> page displays.
2	Select one of the following authorisation queues: All Records Declined Input Queue Edited Queue Failed File Queue

Record	Queue
To view all records (declined, new and edited records awaiting authorisation)	click the All Records tab;
To view declined records, amend them and pass for authorisation again	click the Declined tab;
To view new records (e.g. new account or new allocation rule) awaiting authorisation	click the Input Queue tab;
To view edited records awaiting authorisation	click the Edited Queue tab;

Click on the selected tab and the appropriate authorisation queue will display.

Note: You will only be able to view your own created / edited records by selecting the **All Records** tab.

To view failed records (e.g. failed new account file uploads)	click Failed File Queue tab.
---	-------------------------------------

- 3 Once an authorisation queue is selected, click on the individual Account Holder Reference to review each record.

In **Input Queue**, records can be filtered by:

- > Manual Input (for records created manually), or
- > File Name (for records created via a file upload).

In **Edited Queue**, edited fields are marked by a # (*hash*) sign. Hovering the cursor over the # the platform will display the previous value.

- 4 To authorise individual records, click on the individual Account Holder Reference and click **Authorise**.

To decline individual records, click on the individual Account Holder Reference and click **Decline**.

To authorise all records, click on **Input Queue** or **Edited Queue** tab and click **Authorise All**.

To decline all records, click on **Input Queue** or **Edited Queue** tab and click **Decline All**.

2nd Tier Account Holder	Account Holder Input
Authorise All Decline All	

Once a record is authorised, the change is released immediately, and no further action is required.

Authorise Account Changes -

Step	Action
1	From the main menu, select Accounts > Account Enquiry > Authorise . The <i>Account Queues</i> page displays.
2	Select one of the following authorisation queues: All Records Edited Queue Closed Queues

Record	Queue
To view all records (edited and closed accounts awaiting authorisation)	click the All Records tab;
To view edited accounts awaiting authorisation	click the Edited Queue tab;
To view closed accounts awaiting authorisation	click the Closed Queue tab.

Note: You will only be able to view your own edited / closed accounts by selecting the **All Records** tab.

3	Once an authorisation queue is selected, click on the individual Account Number to review each record. To authorise individual records, click on the individual Account Number and click Authorise. To decline individual records, click on the individual Account Number and click Decline. Status Details Status Input Queue Input By V Input Date 23/04/2019 15:06:46 Authorise Decline To authorise all records, click Authorise All. To decline all records, click Decline All. 2nd Tier Account Holder Account Holder Input Authorise All Decline All
---	---

Once a record is authorised, the change is released immediately, and no further action is required.

Note: Once account closure is authorised, Internal Payment will transfer funds and make them visible in the Forward tab.

External Payment will transfer funds after it is released (refer to *Payments & Allocations* User Guide). Once closed, no further transactions can be completed from this account. The transactions

will clear and appear in the Transactions tab the next business day. The Account status will automatically change to Closed overnight.

ALLOCATION RULES

CREATE

This section describes the steps to create a new Allocation Rule.

If you wish to create allocation rules manually	one by one	when opening a new account	refer to Create (manually) section.
		for an existing account	refer to the <i>Edit / Delete Allocation Rules</i> section below.
	in bulk	when opening a new account	refer to Create (via a file upload/batch) section.
		for an existing account	this option is unavailable.
If you wish to create allocation rules via a file upload	one by one	when opening a new account	refer to Create (via a file upload/batch) section.
		for an existing account	this option is unavailable.
	in bulk	when opening a new account	refer to Create (via a file upload/batch) section.
		for an existing account	this option is unavailable.

When creating Virtual Accounts manually -

Step	Action
1	Complete the account creation steps 1-5 as per Create (Manually) in this document.
2	In the <i>New Account Holder Summary</i> page, click Add Allocation Rules . The <i>New Allocation Rules</i> page displays.
3	Complete the fields described in the following table:

Field	Description
Allocation Transaction Description for Debit	Enter description for debit transaction. It is recommended to leave this blank. (optional)
Allocation Transaction Description for Credit	Enter description for credit transaction. It is recommended to leave this blank. (optional)
Bank Transaction Type	From the drop down list select the type of payment, e.g. BPay. It is recommended to leave this blank. (optional)
Static Reference	Enter a fixed text, a fixed number or alphanumeric reference that will always match the expected transaction description.
Static Reference is Case Sensitive	From the drop down list, select either Yes or No . Note: It is recommended to leave the default setting 'No'. This will enable matching regardless of the case used. If set to 'Yes', the case of the narrative in the transaction description must match the case of the rule for the rule to work. For example, if the data in the Static Reference field is in capital letters and the Case Sensitive flag is set to 'No', the rule will work irrespective of the case in the transaction description. If the data in the Static Reference field is in capital letters and the Case Sensitive flag is set to 'Yes', the rule will only work if the narrative in the transaction description is in title case.
Numeric Range From	Enter a number that the matching reference must equal or start from.

Numeric Range To	Enter a number that the matching reference must equal or end with.
Ignore Whitespace for Matching	Use this field when you want the system to ignore spaces between data in the Static Reference and the Numeric Range fields. From the drop down list, select either Yes or No . Note: It is recommended to leave the default setting 'No'.



The simpler the rule, the easier to implement, therefore it is recommended to use **one** criterion, e.g. Static Reference.

If you choose to use multiple criteria, in the received transaction description, they must appear consecutively in the following order:

1. Static Reference,
2. Numeric Range,
3. Bank Transaction Type.

For example:

if the allocation rule is -

Transaction Type = *TRANSFER*

Static Reference = *Sample*

Numeric Range From = *1230*

Numeric Range To = *1239*

Ignore Whitespace = *Yes*

and the incoming transaction is -

Bank Narrative = *Sample 1238 TRANSFER*

the transaction will match the above rule.

ANZ VAM cannot partially match. When creating rules, the system will match against all the provided criteria in the above order (i.e. if multiple criteria are used, they must all appear consecutively in the noted order).

For further examples, please refer to [Appendix 1](#).

3	To save, click on Add Allocation Rules . The New Allocation Rules page displays with a message indicating the Allocation Rules has been added. Continue to add more Allocation Rules as required.
4	Once all Allocation Rules are added, click Go to Summary .

The *New Account Holder* page displays.

When creating a Virtual Account via a file upload –

Step	Action
1	Note: Bulk allocation rule creation is available during bulk Virtual Account opening only. From the main menu, select Accounts > Account Holder Enquiry > Import The Account Holder Import page displays.

Account Holder Import

*** Mandatory Field(s)**

Account Group Please Select Item *

File to Upload Browse... *

[Upload](#)

2 In the Account Group field, your Account Group displays. Account Group is created upon establishing ANZ Cashactive VAM.

You can have multiple Account Groups if you require Virtual account segregation into separate clusters. If you have access to multiple Account Groups, select the Account Group to which these Virtual accounts should belong.

3 Click **Browse** to upload the account opening and allocation rule file. Select the account opening and allocation rule file and click **Upload**.

4 If the file is imported successfully, *File uploaded successfully* message displays. If the file import was unsuccessful, an unsuccessful file upload message displays.

Note: If file upload was unsuccessful, please ensure that the file is in CSV format.

5 To assure the file does not contain any Virtual Account errors, from the main menu, select **Accounts > Account Holder Enquiry > Authorise**.

The Account Holder Queues page displays.

6 Click **Failed File Queue**. *Failed File Queue* page displays.

- > If you are not able to see your imported file in the Failed File Queue, file content is correct and does not contain any errors. The file can be authorised.
- > If you see your imported file in the Failed File Queue, the file contains errors. Click on your imported file name. *Account Holder Failed Details* page displays.

Account Holder Failed Details

File Details	
File Number	13
Import Filename	

Status Details	
Status	Failed Queue
Input By	
Input Date	02/05/2019 09:58:54

[Return to Account Holders Queue](#)

[View Errors](#)
[Re-Import](#)
[Delete](#)

- 7 To view file errors, click **View Errors**. *Account Holder Error Log* displays.

Account Holder Error Log	
File Name: CAV import file example.csv	
1 to 4 of 4	
Line Number	
1	Account Holder Type: Invalid Value [Input value: Sub] Account Template: Account template does not exist or cannot be linked to input account type [Type Input: Sub Template Input:]
2	Bank Account Details: No pooled bank account details [Input value: Empty]
3	Account Holder Type: Invalid Value [Input value: Sub] Account Template: Account template does not exist or cannot be linked to input account type [Type Input: Sub Template Input:]
4	Bank Account Details: No pooled bank account details [Input value: Empty]
Return to Account Holder Failed Details	

For more details on file errors, refer to [ANZ Cashactive VAM File Format Guide](#).

- 8 If you wish to re-import a corrected file, click **Return to Account Holder Details**, then click **Re-Import**. Alternatively, to delete the imported file, click **Delete**.

You have successfully created new Virtual Accounts in bulk.

The new Virtual Account file will move to the Account Holder Queue for approval by a User with permission to authorise.

For more information, refer to [Authorise Changes](#) in this document.

Authorisation Status

You can check the status of new Virtual Accounts by checking the **Account Holder Queue**.

Without a new Virtual Account -

Step	Action
1	From the main menu, select Accounts > Automatic Allocation Rules The Automatic Allocation Rules Maintenance page displays.
2	Assure that your Natural Account is selected in the Account Holder Reference Field. The Account Number field will default to its associated Cashactive VAM Natural Account number.
3	Select New Allocation Rule . Automatic Allocation Rules Maintenance * Mandatory Field(s) Account Holder Reference Add Remove Account Holder Name Account Number * New Allocation Rule
	New Allocation Rule page displays.
4	Complete the fields following the table below:

Field	Description
Account Holder Reference	This field refers to the Virtual Account to which this rule will apply. Provide the required Account Holder Reference or click Locate to select it from the list.
Allocation Transaction Type	Defaults to Virtual Account Auto Allocation
Allocation Transaction Description for Debit	Enter description for debit transaction. <i>(Optional)</i> It is recommended to leave this blank.

Allocation Transaction Description for Credit Bank Transaction Type	Enter description for credit transaction. (<i>Optional</i>) It is recommended to leave this blank From the drop down list select the type of payment, e.g. BPay. (<i>Optional</i>) It is recommended to leave this blank.
Static Reference	Enter a fixed text, a fixed number or alphanumeric reference that will always match the expected transaction description.
Static Reference is Case Sensitive	From the drop down list, select either Yes or No . Note: It is recommended to leave as the default setting 'No'. This will enable matching regardless of case used. If set to 'Yes', the case of the narrative in the transaction description must match the case of the rule for the rule to work. For example, if the data in the Static Reference field is in capital letters and the Case Sensitive flag is set to 'No', the rule will work irrespective of the case in the transaction description. If the data in the Static Reference field is in capital letters and the Case Sensitive flag is set to 'Yes', the rule will only work if the narrative in the transaction description is in title case.
Numeric Range From	Enter a number that the matching reference must equal or start from.
Numeric Range To	Enter a number that the matching reference must equal or end with.
Ignore Whitespace for Matching	Use this field when you want the system to ignore spaces between data in the Static Reference and the Numeric Range fields. From the drop down list, select either Yes or No . Note: It is recommended to leave as the default setting 'No'.

Note: the simpler the rule, the easier to implement, therefore it is recommended to use one criterion, e.g. Static Reference only.

Where multiple criteria are used, the information must appear consecutively in the following order in the received transaction's description:

- > Static Reference,
- > Numeric Ranges,
- > Bank Transaction Type.

ANZ Cashactive VAM cannot partially match. Therefore, where multiple criteria are used, all the above items would need to match the rule in order to complete the allocation.

5	Click Confirm . New Allocation Rule Page displays requesting to authorise the Allocation Rule details.
6	Click Previous to make changes or Authorise to confirm.

EDIT / DELETE

This section describes the steps to edit or delete Allocation Rules.

Edit Allocation Rules -

Step	Action
1	From the main menu, select Accounts > Automatic Allocation Rules . The Automatic Allocation Rules Maintenance page displays.
2	Select the Account Holder Reference of your Natural Account (account ending in ...N000...) from the Account Holder Reference drop down box. The page will display all existing allocation rules.

Automatic Allocation Rules Maintenance

* Mandatory Field(s)

Account Holder Reference

Account Holder Name

Account Number *

1 to 12 of 12

Allocated Account Holder Reference *	Allocated Account Holder Name	Allocation Rule	Allocation Transaction Type
		Its a reference [1 - 100] FT DR	Virtual Account Auto Allocation
		TESTJ410T1	Virtual Account Auto Allocation
		MJTEST005T1	Virtual Account Auto Allocation

Note: If your Natural Account is not in the Account Holder Reference drop down box or if you have multiple Natural Accounts and wish to see them in the drop down box, click **Add** on the right hand side. Account Holder search page displays. Please search and click on the required Natural Account Holder Reference to add it to the drop down list.

If you wish to remove an account from the drop down box, select the account from the drop down list and click **Remove**. A question 'You are about to remove Account Holder from the list. Do you want to proceed?' displays. Click 'Yes' or 'No' to proceed.

- 3 Identify the rule you wish to edit and click on its Account Holder Reference.
Edit Allocation Rule page displays.

Edit Allocation Rule

Please edit the Allocation Rule details

* Mandatory Field(s)

Natural Account Details

Natural Account Number

Natural Account Holder Reference

Natural Account Holder Name

Allocation Transaction Details *

Account Holder Reference *

Allocation Transaction Type Virtual Account Auto Allocation *

Allocation Transaction Description for Debit Its DR

Allocation Transaction Description for Credit Its CR

Allocation Rule Details *

Bank Transaction Type FT DR

Static Reference Its a reference

Static Reference is Case Sensitive Yes

Numeric Range From 1

Numeric Range To 100

Ignore Whitespace for Matching No

- 4 Complete the fields following the table below:

Field	Description
Account Holder Reference	This field refers to the Virtual Account to which this rule applies. If you wish to assign this rule to a different Virtual Account, click Locate and select another Virtual Account.
Allocation Transaction Type	Defaults to Virtual Account Auto Allocation
Allocation Transaction Description for Debit	Edit the description for debit transaction. (Optional)
Allocation Transaction Description for Credit	Edit the description for credit transaction. (Optional)

Allocation Rule Criteria	
Bank Transaction Type	From the drop down list select the type of payment, e.g. BPay. <i>(Optional)</i> It is recommended to leave this blank.
Static Reference	Enter a fixed text, a fixed number or alphanumeric reference that will always match the expected transaction description.
Static Reference is Case Sensitive	From the drop down list, select either Yes or No. Note: It is recommended to leave as the default setting 'No'. This will enable matching regardless of case used. If set to 'Yes', the case of the narrative in the transaction description must match the case of the rule for the rule to work. For example, if the data in the Static Reference field is in capital letters and the Case Sensitive flag is set to 'No', the rule will work irrespective of the case in the transaction description. If the data in the Static Reference field is in capital letters and the Case Sensitive flag is set to 'Yes', the rule will only work if the narrative in the transaction description is in title case. <i>(Optional)</i>
Numeric Range From	Enter a number that the matching reference must equal or start from. <i>(Optional)</i>
Numeric Range To	Enter a number that the matching reference must equal or end with. <i>(Optional)</i>
Ignore Whitespace for Matching	Use this field when you want the system to ignore spaces between data in the Static Reference and the Numeric Range fields. From the drop down list, select either Yes or No . Note: It is recommended to leave as the default setting 'No'. <i>(Optional)</i>

Note: the simpler the rule, the easier to implement, therefore it is recommended to use one criterion, e.g. Static Reference, only.

Where multiple criteria are used, the information must appear consecutively in the following order in the received transaction's description:

- > Static Reference,
- > Numeric Ranges,
- > Bank Transaction Type.

ANZ Cashactive VAM cannot partially match. Therefore, where multiple criteria are used, all of the above items would need to match the rule in order to complete the allocation.

5	Click Confirm . Edit Allocation Rule page displays requesting to authorise the Allocation Rule change.
6	Click Previous to make changes or Authorise to confirm.

Delete Allocation Rules -

Step	Action
1	From the main menu, select Accounts > Automatic Allocation Rules . The Automatic Allocation Rules Maintenance page displays.
2	Select the Account Holder Reference of your Natural Account (account ending in ...N000...) from the Account Holder Reference drop down box. The page will display all existing allocation rules.

Automatic Allocation Rules Maintenance

* Mandatory Field(s)

Account Holder Reference

Account Holder Name

Account Number *

1 to 12 of 12

Allocated Account Holder Reference *	Allocated Account Holder Name	Allocation Rule	Allocation Transaction Type
		Its a reference [1 - 100] FT DR	Virtual Account Auto Allocation
		TESTJ410T1	Virtual Account Auto Allocation
		MJTEST005T1	Virtual Account Auto Allocation

Note: If your Natural Account is not in the Account Holder Reference drop down box or if you have multiple Natural Accounts and wish to see them in the drop down box, click **Add** on the right hand side. Account Holder search page displays. Please search and click on the required Natural Account Holder Reference to add it to the drop down list.

If you wish to remove an account from the drop down box, select the account from the drop down list and click **Remove**. A question 'You are about to remove Account Holder from the list. Do you want to proceed?' displays. Click 'Yes' to proceed.

- 3 Identify the rule you wish to delete and click on its Account Holder Reference. Edit Allocation Rule page displays.
- 4 Click **Delete**.
A confirmation request 'Are you sure you want to delete Allocation Rule?' displays. Click **Yes** to proceed.
- 5 Edit Allocation Rule page displays requesting to authorise the Allocation Rule deletion. Click **Authorise**.

INTEREST

SET UP OR CHANGE

The **default** Virtual account interest rate is 'nil'. However, if you wish for all new Virtual accounts to have a **pre-set interest rate** upon creation, ANZ can pre-set the Interest rate and capitalisation cycle during VAM implementation. In such case, the pre-set Interest rate and capitalisation cycle will apply to all Virtual accounts created by your business in the future.

If you wish to **set the interest rate** for each Virtual account individually or if you wish to **change a previously set Interest rate** and **capitalisation cycle** (Interest Type), please refer to the [Edit / Block Account](#) section in this document.

AUTOMATIC CAPITALISATION

Depending on the selected Interest capitalisation cycle, interest is capitalised automatically as follows:

- > Monthly – first business day of the month;
- > Quarterly – third Thursday of each quarter, except March, which is completed on the fourth Thursday;
- > Semi-Annually – second business day in March and September.

MANUAL CAPITALISATION

Interest capitalisation is an automated process within ANZ VAM and can be scheduled monthly, quarterly, or semi-annually.

If you require to capitalise interest outside of the automatic capitalisation cycle, this can be performed manually in the system.

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry . Select the required Account Holder.

Account Holder Details page displays.

- 2 If the selected Account Holder is in **Tier 1**, click on its Virtual account number to access virtual account transaction details.

Account Holder Details

Previous Locate Next

Accounts	Account Holder Details	Related	Allocation Rule
Account Holder Reference 1111110000000000UAT			
Account Holder Name UAT			

Account Number	Account Type	Currency	Account Description	Bank Balance	Ledger Balance	Forward Balance	Available Balance
VIR1122231000000061	Control	Australian Dollar		0.00	0.00	0.00	0.00
VIR1122231000000062	Virtual	Australian Dollar		799.90	799.90	799.90	799.90

1 to 2 of 2

If the selected Account Holder is in **Tier 2**, virtual account transaction details are available immediately.

Transactions	Forward	Statements	Interest
1 to 5 of 5			
Settled Date	Transaction Date	Transaction Reference	Description
24/01/2020	26/07/2019	CVA00004GA1	UAT
23/01/2020	11/04/2019	CVA000048A1	REF3 TRANSF
23/01/2020	11/04/2019	CVA000047A1	REF3 TRANSF

- 3 Select the **Interest** tab.

The *Account Holder Details* page updates to display Interest transactions.

- 4 To capitalise interest in credit, click **Capitalise CR**. To capitalise interest in debit, click **Capitalise DR**.

Transactions	Forward	Statements	Interest
Capitalise CR	Capitalise DR	Print	

- 5 A confirmation request displays: *You are about to capitalise debit / credit interest. This will be calculated on the Bank Balance and will not include any forward transactions. Click Yes to continue, No to cancel.*

Click **Yes** to proceed.

- 6 The *Transaction Details* page updates to display the Interest transactions.

Interest Type	Gross Credit Interest	Withholding Tax	Net Credit Interest	Debit Interest	Start	End	Capitalised	Accrued	Description
NUL	0.00	0.00	0.00	0.00	18/07/2019			25/02/2020	
NUL	0.00	0.00	0.00	0.00	26/02/2020		26/02/2020		
NUL	0.00	0.00	0.00	0.00	18/07/2019	25/02/2020		25/02/2020	Individual DR Capitalisation

The capitalised interest will immediately appear in the *Forward* tab of the Transaction Details page. The transaction will 'clear' to the Transactions tab the next business day.

Transactions	Forward	Statements	Interest

You have successfully capitalised interest.

- 7 To access the Interest report, select **Interest** tab > **Print**.

Transactions	Forward	Statements	Interest
Capitalise CR	Capitalise DR	Print	

Interest Audit report page displays.

TRANSACTION ALLOCATION

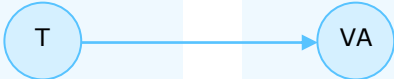
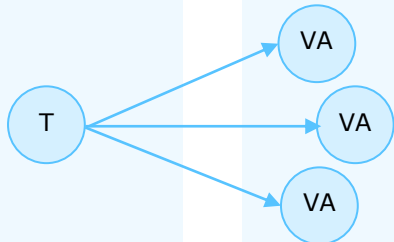
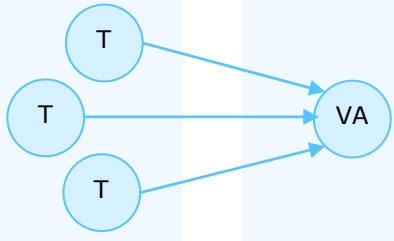
New debit and credit transactions which occur in Physical Account are reflected in ANZ VAM overnight. Transactions which match your existing automatic allocation rules, will be allocated to their corresponding Virtual Accounts. Any transactions not automatically allocated need to be manually allocated to the appropriate Virtual Account. If unallocated, the transactions will remain in the Allocation Queue indefinitely.

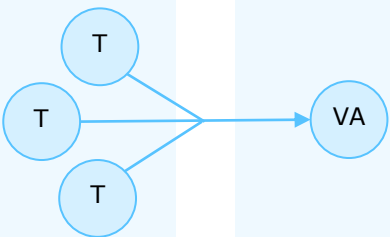
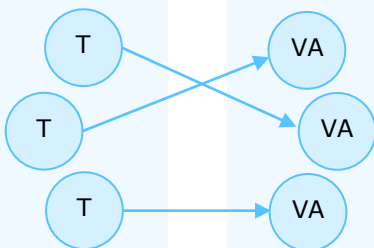
When manually allocating transactions, you can allocate one or more transactions to an account. All transactions recorded in ANZ VAM are displayed from your perspective, which is:

- > Receipt (money coming in) – credit (shown as a positive amount)
- > Payment (money going out to a third party) – debit (shown as a negative amount).

MANUAL ALLOCATION OPTIONS

For allocation options, please refer to the following table:

Number of Transactions	Number of Virtual Accounts	Process
1 	to 1	Click Transactions > click Allocations > select Transaction > click Add to List > click Allocate Transactions > select your Virtual Account > click Go To Summary > click Pass For Authorisation . For detailed steps, refer to Manually Allocate to Single Account below.
1 (split) 	to Many	Click Transactions > click Allocations > select Transaction > click Add to List > click Allocate Transactions > select the 1 st Virtual Account > click Continue > adjust <i>Amount</i> and <i>Description</i> > click Add Transaction > select 2 nd Virtual Account > click Continue > adjust <i>Amount</i> and <i>Description</i> > click Add Transaction > ... > click Pass For Authorisation . For detailed steps, refer to Manually Allocate to Multiple Accounts below. Note: The same transaction cannot be multiplied across multiple Virtual Accounts. It needs to be <i>divided</i> into multiple Virtual Accounts.
Many (itemised) 	to 1	Click Transactions > click Allocations > select Transactions > click Add to List > click Allocate Transactions > select your Virtual Account > click Go To Summary > click Pass For Authorisation . For detailed steps, refer to Manually Allocate to Single Account below.

Many (bulk) to 1 	Click Transactions > click Allocations > select Transactions > click Add to List > click Allocate Transactions > select your Virtual Account > click Continue > click Add Transaction > click Pass For Authorisation. For detailed steps, refer to Manually Allocate to Single Account below.
Many to Many 	Click Transactions > click Allocations > select all Transactions you wish to allocate > click Add to List > click Allocate Transactions > select the 1st Virtual Account > click Continue > edit the <i>Amount</i> and <i>Description</i> with that of the 1st allocation > click Add Transaction > select the 2nd Virtual Account > click Continue > edit the <i>Amount</i> and <i>Description</i> with that of the 2nd allocation > click Add Transaction > select the ... Virtual Account > click Continue > edit the <i>Amount</i> and <i>Description</i> with that of the ... allocation > click Add Transaction > click Pass For Authorisation. For detailed steps, refer to Manually Allocate to Multiple Accounts below.

MANUALLY ALLOCATE TO SINGLE ACCOUNT: 1 TO 1 / MANY (ITEMISED) TO 1 / MANY (BULK) TO 1

If allocating one transaction to one Virtual Account, it will be allocated with all of its information.

If allocating multiple transactions to one Virtual Account, you can choose how the allocations will appear in the Virtual Account – as an itemised list of all transactions or as a bulk entry.

Itemised - when allocating multiple transactions to a single account, whilst the system allocates the transactions in bulk, the system records each transaction as a separate line item on the account. E.g. if you allocate three transactions to an account, three transactions will be displayed in the account transaction list.

Bulk - when allocating multiple transactions to a single account, the system allocates as well as records all the transactions in bulk (as a single record).

To allocate transactions to a single account:

Step	Action
1	From the main menu, select Transactions > Allocations . The <i>Transactions for Allocation</i> page displays.
2	From the <i>Account Holder Reference</i> drop down list, ensure the Natural Account is selected. If not, select the Natural Account and click Refresh. The <i>Transactions for Allocation</i> page updates to display a list of unallocated transactions. Note: Natural Account can be distinguished by its Account Holder Reference containing 'N'. E.g. 12345111222333N0001. If the Natural Account is not on the Account Holder Reference drop down list, click Add. <i>Locate Account Holder</i> page displays. Click on the Natural Account. You have now added the account to the drop down list. If an Account is on the Account Holder Reference drop down list but you wish to remove it from the list, select the Account Holder and click Remove.

If you are not able to see certain transactions in the unallocated transactions list, you may need to:

- > adjust the *From Date* and *To Date*; and/or
- > ensure that the correct Account Number is selected in the *Account Number* field. To check, the last nine digits of the Account Number should be the same as the nine digits preceding the 'N' in the Account Holder Reference.

Transactions for Allocation

*** Mandatory Field(s)**

Account Holder Reference * Add Remove

Account Holder Name

Account Number *

Related Account Holder Name

Related Account Holder Reference

Related Account Number *

From Date (dd/mm/yyyy) 31/08/2018 *

To Date (dd/mm/yyyy) 16/03/2020 *

Transactions Current *

Selected Transactions

Number of Transactions Selected 0

Total Value of Selections 0.00

Refresh

- 3 From the unallocated transactions list on the *Transactions for Allocation* page select one or more transactions. Select them in the **Add to List** column. Click **Allocate Transactions** at the top of the list.

Transactions for Allocation

*** Mandatory Field(s)**

Account Holder Reference * Add Remove

Account Holder Name

Account Number *

Related Account Holder Name

Related Account Holder Reference

Related Account Number *

From Date (dd/mm/yyyy) 03/10/2018 *

To Date (dd/mm/yyyy) 16/03/2020 *

Transactions All Transactions *

Selected Forward Cash Transaction Details

Number of Transactions Selected 1

Total Value of Selections 0.01

Refresh
Allocate to Batch
Allocate Transactions

The selection criteria you have selected has returned 3 record(s) out of a possible 3 records.

Bank Narrative	Payer's Account	Settled Date ^	Amount	Add To List	Remove From List
BVT111019T01		16/10/2019	0.01	○	○
BVT111019T02		17/10/2019	-0.01	○	○
BVT111019B04		18/10/2019	-0.01	○	○

1 to 3 of 3

- 4 The *Multiple Transaction Allocation* page and a message *Please enter details to search for the Account Holder for whom you wish to allocate multiple transactions* displays.

Enter details of the Virtual Account to which you wish to allocate transaction(s). Click **Search**.

Multiple Transaction Allocation

Please enter details to search for the Account Holder for whom you wish to allocate multiple transactions.

Account Holder Reference

Account Holder Name

Account Holder Surname

Account BSB Account Number

[Return to Transactions for Multi Match](#) [Search](#)

- 5 The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts. To select the Virtual Account, click on its **Account Holder Reference**.

The *Multiple Transaction Allocation* page updates to display the transaction(s) and the selected Virtual Account.

Multiple Transaction Allocation

Please select a Transaction Type

Originating Account Details			
Account Holder Reference			
Account Holder Name			
Account Number			
Amount to be allocated(2)	800.00		

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00
REF9 TRANSFER	26/03/2019	400.00

Allocation Details	
Account Holder Reference	
Account Holder Name	
Currency	Australian Dollar

* Mandatory Field(s)

Credit Transaction Type

[Previous](#) [Go To Summary](#) [Continue](#)

- 6 If you are allocating one transaction to single account, click **Go To Summary**.

New Allocation Summary page displays.

Click **Pass For Authorisation**.

You have successfully allocated the transaction to single account.

- 7 If you are allocating many transactions (itemised or bulk) to single account, refer to the table below:

ITEMISED

If you wish for the transactions to appear as an itemised list in the Virtual Account, click **Go To Summary**.

The *New Allocation Summary* page displays.

New Allocation Summary

Originating Account Details		
Account Holder Reference		
Account Holder Name		
Account Number		
Amount to be allocated(2)	800.00	
Allocated amount	800.00	
Remainder	0.00	

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00
REF9 TRANSFER	26/03/2019	400.00

Transaction Details			
Account Holder Reference	Account Holder Name	Amount	Delete
1111110000000000	Tier 2	400.00	☐
1111110000000000	Tier 2	400.00	☐

[Delete](#)

[Pass For Authorisation](#)

Ensure that the correct transactions and account are selected.

Click **Pass for Authorisation**.

You have successfully allocated transactions (itemised) to a single account.

BULK

If you wish for the transactions to appear as a single bulk entry in the Virtual Account, click **Continue**.

The *Multiple Transaction Allocation* page with the *Please enter the Transaction Breakdown and Comments* message displays.

- > To allocate the transactions as a single bulk entry, click **Add Transaction**.

Multiple Transaction Allocation

Please enter the Transaction Breakdown and Comments

Originating Account Details		
Account Holder Reference		
Account Holder Name		
Account Number		
Amount to be allocated(2)	800.00	

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00
REF9 TRANSFER	26/03/2019	400.00

*** Mandatory Field(s)**

Allocation Details	
Transaction Type	Allocate Deposit to Virtual
Account Holder Reference	1111110000000000
Account Holder Name	
Tier 2	
Currency	Australian Dollar

Transaction Breakdown	
Amount	800.00 *
Total	800.00

Comments	
Description	
REF4 TRANSFER	

[Previous](#)
[Return to Transactions for Multi Match](#)
[Add Transaction](#)

- The *New Allocation Summary* page displays.
- Click **Pass for Authorisation**.

You have successfully allocated transactions as a single bulk entry in the Virtual Account.

> Alternative to a single bulk entry, you can breakdown the bulk entry into multiple customised entries.

- To breakdown, enter the 1st amount in the *Amount* field and update *Description* as required.

Multiple Transaction Allocation

Please enter the Transaction Breakdown and Comments

Originating Account Details		
Account Holder Reference		
Account Holder Name		
Account Number		
Amount to be allocated(2)	800.00	

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00
REF9 TRANSFER	26/03/2019	400.00

*** Mandatory Field(s)**

Allocation Details	
Transaction Type	Allocate Deposit to Virtual
Account Holder Reference	1111110000000000
Account Holder Name	
Tier 2	
Currency	Australian Dollar

Transaction Breakdown	
Amount	800.00 *
Total	800.00

Comments	
Description	REF4 TRANSFER *

[Previous](#)
[Return to Transactions for Multi Match](#)
[Add Transaction](#)

- Continue by clicking **Add Transaction**.
- The *Please enter details to search for the Account Holder for whom you wish to allocate multiple transactions* screen displays. To allocate these multiple entries to a single account, select the same Virtual Account as before.
- Multiple Transaction Allocation* page displays. Click **Continue**.

Multiple Transaction Allocation

Please select a Transaction Type

Originating Account Details	
Account Holder Reference	
Account Holder Name	
Account Number	
Amount to be allocated(2)	800.00
Allocated amount	400.00
Remainder	400.00

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00
REF9 TRANSFER	26/03/2019	400.00

Allocation Details	
Account Holder Reference	
Account Holder Name	
Currency	Australian Dollar

*** Mandatory Field(s)**

Credit Transaction Type Allocate Deposit to Virtual *

[Go To Summary](#)
[Continue](#)

- Enter the 2nd amount in the *Amount* field and update *Description* as required.
- Continue by clicking **Add Transaction**.
- Repeat until the full amount has been broken-down.
- Once the full amount has been broken-down, the *New Allocation Summary* page displays.

New Allocation Summary

Originating Account Details	
Account Holder Reference	
Account Holder Name	
Account Number	
Amount to be allocated(2)	800.00
Allocated amount	800.00
Remainder	0.00

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00
REF9 TRANSFER	26/03/2019	400.00

Transaction Details			
Account Holder Reference	Account Holder Name	Amount	Delete
1111110000000000UAT2	UAT Tier 2	300.00	☐
1111110000000000UAT2	UAT Tier 2	500.00	☐

Pass For Authorisation

- If you wish to review each entry, click on its destination Account Holder Reference.
- Click **Pass for Authorisation**.

You have successfully allocated the bulk entry as multiple customised entries.

The transaction will move to Matching Queues for approval by another User. For more information, refer to [Authorise Allocations](#) in this document.

Authorisation Status

You can check the status of the transaction by checking the **Matching Queues**.



If the receiving Virtual account has an interest rate, transactions allocated to the Virtual account later than the transaction date, but within 60 days, will result in the system posting an interest adjustment to the account for the unallocated period.

Transaction reference codes for transaction Allocation and Interest adjustment are:

A = Allocation

E = CR Interest Adjustment

D = DR Interest Adjustment

Back valuing functionality will not 'back date' transactions, i.e. 'Transaction date' will always reflect the date the transaction was allocated to a Virtual account in ANZ VAM.

MANUALLY ALLOCATE TO MULTIPLE ACCOUNTS: 1 (SPLIT) TO MANY / MANY TO MANY

If allocating one transaction to multiple Virtual Accounts, it will need to be divided across the Accounts. The same transaction cannot be multiplied across multiple Virtual Accounts.

If allocating multiple transactions to multiple Virtual Account, you can choose how the allocations will appear in the Accounts – as the original transactions or as multiple customised entries.

To allocate transaction(s) to multiple accounts:

Step	Action
1	From the main menu, select Transactions > Allocations . The <i>Transactions for Allocation</i> page displays.
2	From the <i>Account Holder Reference</i> drop down list, ensure the Natural Account is selected. If not, select the Natural Account and click Refresh . The <i>Transactions for Allocation</i> page updates to display a list of unallocated transactions.

Note: Natural Account can be distinguished by its Account Holder Reference containing 'N'.
E.g. 12345111222333N0001.

If the Natural Account is not on the Account Holder Reference drop down list, click **Add**.
Locate Account Holder page displays. Click on the Natural Account. You have now added the account to the drop down list.

If an Account is on the Account Holder Reference drop down list but you wish to remove it from the list, select the Account Holder and click **Remove**.

If you are not able to see certain transactions in the unallocated transactions list, you may need to:

- > adjust the *From Date* and *To Date*; and/or
- > ensure that the correct Account Number is selected in the *Account Number* field. To check, the last nine digits of the Account Number should be the same as the nine digits preceding the 'N' in the Account Holder Reference.

Transactions for Allocation

*** Mandatory Field(s)**

Account Holder Reference **Add** **Remove**

Account Holder Name

Account Number *

Related Account Holder Name

Related Account Holder Reference

Related Account Number *

From Date (dd/mm/yyyy) 31/08/2018 *

To Date (dd/mm/yyyy) 16/03/2020 *

Transactions Current *

Selected Transactions

Number of Transactions Selected 0

Total Value of Selections 0.00

Refresh

3	From the unallocated transactions list on the <i>Transactions for Allocation</i> page select one or more transactions you wish to allocate. Select them in the Add to List column. Click Allocate Transactions at the top of the list.
---	--

Transactions for Allocation

*** Mandatory Field(s)**

Account Holder Reference * Add Remove

Account Holder Name

Account Number *

Related Account Holder Name

Related Account Holder Reference

Related Account Number *

From Date (dd/mm/yyyy) *

To Date (dd/mm/yyyy) *

Transactions *

Selected Forward Cash Transaction Details

Number of Transactions Selected

Total Value of Selections

Refresh

Allocate to Batch **Allocate Transactions**

The selection criteria you have selected has returned 3 record(s) out of a possible 3 records.

1 to 3 of 3

Bank Narrative	Payer's Account	Settled Date ^	Amount	Add To List	Remove From List
BVT111019T01 TRANSFER TRANSFER		16/10/2019	0.01	☒	☐
BVT111019T02 INT/RTGS 199447		17/10/2019	-0.01	☐	☐
BVT111019B04 BAL ITEM		18/10/2019	-0.01	☐	☐

- 4 The *Multiple Transaction Allocation* page and a message *Please enter details to search for the Account Holder for whom you wish to allocate multiple transactions* displays.

Enter details of the Virtual Account to which you wish to allocate transaction(s). Click **Search**.

Multiple Transaction Allocation

Please enter details to search for the Account Holder for whom you wish to allocate multiple transactions.

Account Holder Reference

Account Holder Name

Account Holder Surname

Account BSB Account Number

Return to Transactions for Multi Match Search

- 5 If you are allocating 1 transaction (divided) to multiple accounts or multiple transactions to multiple accounts, refer to the table below:

1 (SPLIT) TO MANY

The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts.

If you wish to divide a single transaction across multiple Virtual Accounts, select the 1st Virtual Account and click on its **Account Holder Reference**.

Multiple Transaction Allocation page displays. Click **Continue**.

Multiple Transaction Allocation

Please select a Transaction Type

Originating Account Details	
Account Holder Reference	1
Account Holder Name	
Account Number	
Amount to be allocated(1)	400.00

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00

Allocation Details	
Transaction Type	Allocate Deposit to Virtual
Account Holder Reference	1111110000000000UAT2
Account Holder Name	UAT Tier 2
Currency	Australian Dollar

*** Mandatory Field(s)**

Credit Transaction Type *

Previous
Go To Summary
Continue

Multiple Transaction Allocation page and *Please enter the Transaction Breakdown and Comments* message displays. To divide the transaction, enter the 1st amount in the *Amount* field and update *Description* as required. Click **Add Transaction**.

Multiple Transaction Allocation

Please enter the Transaction Breakdown and Comments

Originating Account Details	
Account Holder Reference	1
Account Holder Name	
Account Number	
Amount to be allocated(1)	400.00

Bank Narrative	Settled Date	Amount
REF4 TRANSFER	26/03/2019	400.00

*** Mandatory Field(s)**

Allocation Details	
Transaction Type	Allocate Deposit to Virtual
Account Holder Reference	1111110000000000UAT2
Account Holder Name	UAT Tier 2
Currency	Australian Dollar

Transaction Breakdown	
Amount	200.00 *
Total	200.00

Comments	
Description	REF4 TRANSFER *

Previous
Return to Transactions for Multi Match
Add Transaction
Pass For Authorisation

The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts. Select the 2nd Virtual Account and click on its **Account Holder Reference**.

Multiple Transaction Allocation page displays. Click **Continue**.

Multiple Transaction Allocation page and *Please enter the Transaction Breakdown and Comments* message displays. To divide the transaction, enter the 2nd amount in the *Amount* field and update *Description* as required. Click **Add Transaction**.

The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts. Select the ... Virtual Account and click on its **Account Holder Reference**.

Multiple Transaction Allocation page displays. Click **Continue**.

Multiple Transaction Allocation page and *Please enter the Transaction Breakdown and Comments* message displays. To divide the transaction, enter the ... amount in the *Amount* field and update *Description* as required. Click **Add Transaction**.

The *New Allocation Summary* page displays. Click **Pass for Authorisation**.

You have successfully allocated the single transaction as multiple entries to multiple Virtual Accounts.

MANY TO MANY

The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts.

If you wish to allocate multiple transactions to multiple accounts, select the 1st Virtual Account and click on its **Account Holder Reference**.

Multiple Transaction Allocation page displays. Click **Continue**.

Multiple Transaction Allocation
Please select a Transaction Type

Originating Account Details	
Account Holder Reference	
Account Holder Name	
Account Number	
Amount to be allocated(3)	1,000.00

Bank Narrative	Settled Date	Amount
REF8 TRANSFER	26/03/2019	300.00
REF3 TRANSFER	26/03/2019	300.00
REF4 TRANSFER	26/03/2019	400.00

Allocation Details	
Transaction Type	Allocate Deposit to Virtual
Account Holder Reference	1111110000000000UAT2
Account Holder Name	UAT Tier 2
Currency	Australian Dollar

*** Mandatory Field(s)**

Credit Transaction Type *

Previous
Go To Summary
Continue

Multiple Transaction Allocation page and *Please enter the Transaction Breakdown and Comments* message displays. Enter the amount of the 1st transaction you wish to allocate into the *Amount* field. Paste the description of the 1st transaction into the *Description* field.

Note: If the amount and the description is not updated in the *Amount* and *Description* fields, they will default to the aggregate amount (bulk) and the description of the first transaction on the list.

Click **Add Transaction**.

Multiple Transaction Allocation

Please enter the Transaction Breakdown and Comments

Originating Account Details	
Account Holder Reference	
Account Holder Name	
Account Number	
Amount to be allocated(3)	1,000.00

Bank Narrative	Settled Date	Amount
REF8 TRANSFER :	26/03/2019	300.00
REF3 TRANSFER :	26/03/2019	300.00
REF4 TRANSFER :	26/03/2019	400.00

*** Mandatory Field(s)**

Allocation Details	
Transaction Type	Allocate Deposit to Virtual
Account Holder Reference	1111110000000000UAT2
Account Holder Name	UAT Tier 2
Currency	Australian Dollar

Transaction Breakdown	
Amount	300.00 *
Total	300.00

Comments	
Description	REF8 TRANSFER

[Previous](#) [Return to Transactions for Multi Match](#) [Add Transaction](#)

The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts. Select the 2nd Virtual Account and click on its **Account Holder Reference**.

Multiple Transaction Allocation page displays. Click **Continue**.

Multiple Transaction Allocation page and *Please enter the Transaction Breakdown and Comments* message displays. Enter the amount of the 2nd transaction you wish to allocate into the *Amount* field. Paste the description of the 2nd transaction into the *Description* field. Click **Add Transaction**.

The *Multiple Transaction Allocation* page updates to display a list of Virtual Accounts. Select the ... Virtual Account and click on its **Account Holder Reference**.

Multiple Transaction Allocation page displays. Click **Continue**.

Multiple Transaction Allocation page and *Please enter the Transaction Breakdown and Comments* message displays. Enter the amount of the ... transaction you wish to allocate in the *Amount* field. Paste the description of the ... transaction into the *Description* field. Click **Add Transaction**.

The *New Allocation Summary* page displays. Click **Pass for Authorisation**.

You have successfully allocated multiple transactions to multiple Virtual Accounts.

The transactions will move to Matching Queues for approval by another User. For more information, refer to [Authorise Allocations](#) in this document.

Authorisation Status

You can check the status of the transaction by checking the **Matching Queues**.



If the receiving Virtual account has an interest rate, transactions allocated to the Virtual account later than the transaction date, but within 60 days, will result in the system posting an interest adjustment to the account for the unallocated period.

Transaction reference codes for transaction Allocation and Interest adjustment are:

A = Allocation

E = CR Interest Adjustment

D = DR Interest Adjustment

Back valuing functionality will not 'back date' transactions, i.e. 'Transaction date' will always reflect the date the transaction was allocated to a Virtual account in ANZ VAM.

AUTHORISE ALLOCATIONS

When transactions are manually allocated to Virtual Accounts, they must be authorised. ANZ VAM authorisation process contains two workflow options:

Standard Authorisation		Simplified Authorisation*	
1. Manual allocation	User 1	1. Manual allocation and auto-authorisation	User 1
2. Allocation authorisation	User 2	* Simplified authorisation also reduces external payment initiation from 3 to 2 steps: payment initiation, payment authorisation and release. For more information, refer to Initiate External Payment in this document.	

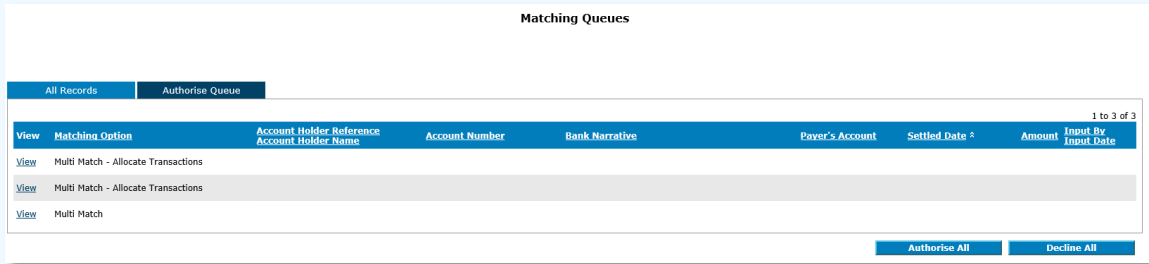
If **Standard Authorisation** is enabled, manual allocations made by a User must be authorised by a different User. A User cannot authorise their own allocations.

If **Simplified Authorisation** is enabled, manual allocations are auto-authorised and do not require authorisation by a different user.

Authorisation method (standard or simplified) is setup during your ANZ VAM implementation. If you wish to change your authorisation method, please contact your ANZ representative.

Note: Authorisation method is setup for your ANZ VAM site and cannot vary across users or accounts.

To authorise allocations:

Step	Action
1	From the main menu, select Transactions > Allocations > View/Authorise . The <i>Matching Queues</i> page displays.
2	Click the Authorise Queue tab. The <i>Matching Queues</i> page updates to display allocations requiring authorisation. 
3	> To authorise all allocations on the list at the same time, click Authorise All. > To decline all allocations on the list at the same time, click Decline All. > To view, authorise or decline each allocation individually, click View next to each allocation.
4	If authorising each allocation individually, after clicking View , the <i>Allocation Summary</i> page displays.

- > To go back to the *Matching Queues* page, click **Return to Matching Queues**.
- > To approve the allocation, click **Authorise**. The *Matching Queues* page displays. You have successfully authorised allocations.
- > To reject the allocation, click **Decline**. The *Matching Queues* page displays. You have successfully rejected allocations.
- > To view further detail, click on the recipient **Account Holder Reference**.

Allocation Summary

Originating Account Details	
Account Holder Reference	[REDACTED]
Account Holder Name	[REDACTED]
Account Number	[REDACTED]
Amount to be allocated(1)	200.00

Bank Narrative	Settled Date	Amount
REF7 TRANSFER	26/03/2019	200.00

Transaction Details		
Account Holder Reference	Account Holder Name	Amount
111111000000000000UAT	UAT	200.00

Authorise
Decline

Return to Matching Queues

You have successfully authorised or rejected allocations.

INITIATE EXTERNAL PAYMENT (SINGLE)

ANZ VAM supports:

- > Domestic (Direct Entry) Payment initiation, and
- > Urgent Domestic (RTGS) Payment initiation.

While payments are initiated from your Virtual Account, they are processed from your physical bank account. Therefore, payments received by your payee will contain your physical account information.

For transaction type summary, please refer to [Appendix 2](#).

PAYMENT CUT-OFF TIMES (AUSTRALIA)

Payment Type	Cut-Off Time	Delivery Time
Domestic Payment (Direct Entry)	5:30 PM	Same day delivery
Urgent Domestic Payment (RTGS)	3:30 PM	Same day delivery

DOMESTIC (DIRECT ENTRY) PAYMENT

A Domestic Payment is known as a Direct Entry payment. Once created, it must be authorised and released by a different User (Authoriser) and/or Administrator (Payment Releaser).

To initiate a domestic payment:

Step	Action
1	From the main menu, select Transactions > New Transaction . The <i>New Transaction</i> page displays.
2	Enter details of the Virtual Account from which you wish to initiate the transaction. Click Search .

- 3 The *New Transaction* page updates to display a list of Virtual Accounts. To select the Virtual Account, click on its **Account Holder Reference**.
- 4 The *New Transaction* page and *Please select a Payment/Receipt Type* message displays. From Payment/Receipt Type dropdown box select **Domestic Payment**. Click **Next**.

New Transaction
Please select a Payment/Receipt Type

*** Mandatory Field(s)**

Account Holder

Payment/Receipt Type *

- 5 The *New Transaction* page and *Please enter the Transaction details* message displays.

New Transaction
Please enter the Transaction details

*** Mandatory Field(s)**

Payment/Receipt Details

Payment/Receipt Type

Transaction Type

Account Holder Reference

Account Holder Name

Payee

Payee Account BSB

Payee Account Number

Narrative

Transaction Date (dd/mm/yyyy)

Postdate Date (dd/mm/yyyy)

Payment Category

Currency Type

Generate External Payment

Amount

Transaction Breakdown

Amount

Total

Comments

Description

Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payment/Receipt Details	
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Narrative	Enter the text to appear on the payee statement.
Transaction Date	The transaction date defaults to the current date. If required, you can amend this date.
Postdate Date	If the transaction is to be post-dated, enter the postdate date. The postdate date must be greater than the current date. <i>Optional field.</i>
Payment Category	From the drop down list, select the category of payment. The category is recorded as additional information for your reference only.

Generate External Payment	From the drop down list, select Yes
Amount	Enter the payment amount
Transaction Breakdown	
Amount	The value in this field should equal the value in the previous <i>Amount</i> field. This field will be pre-populated with the amount entered in the previous section.
Comments	
Description	Enter a description. This is used to provide more information to the Authoriser

- 6 Click **Confirm**. The *New Transaction* page and *Please confirm the Transaction details* message displays.
- 7 Click **Pass for Authorisation**. The *New Transaction* page displays.

You have successfully created an external domestic payment.

The new payment will move to the Authorise Queue for approval by a User with authorise permission. For more information, refer to [Authorise External Payment](#) in this document.

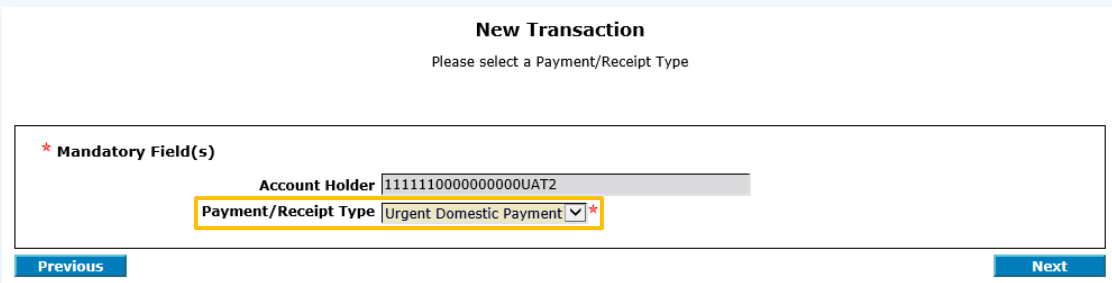
Authorisation Status

You can check the status of the payment by checking the **Single Transaction Queues**. For more information on how to view the Single Transaction Queues, refer to [Check External Payment Status](#) in this document.

URGENT DOMESTIC (RTGS) PAYMENT

An Urgent Domestic Payment is known as an RTGS (same day) payment. Once created, it must be authorised and released by a different User (Authoriser) and/or Administrator (Payment Releaser).

To initiate an urgent domestic payment:

Step	Action
1	From the main menu, select Transactions > New Transaction . The <i>New Transaction</i> page displays.
2	Enter details of the Virtual Account from which you wish to initiate the transaction. Click Search .
3	The <i>New Transaction</i> page updates to display a list of Virtual Accounts. To select the Virtual Account, click on its Account Holder Reference .
4	The <i>New Transaction</i> page and <i>Please select a Payment/Receipt Type</i> message displays. From Payment/Receipt Type dropdown box select Urgent Domestic Payment . Click Next .
	
5	The <i>New Transaction</i> page and <i>Please enter the Transaction details</i> message displays.

New Transaction

Please enter the Transaction details

*** Mandatory Field(s)**

Payment/Receipt Details

Payment/Receipt Type	Urgent Domestic Payment
Transaction Type	Urgent Domestic Payment
Account Holder Reference	
Account Holder Name	
Payee	
Payee Account BSB	
Payee Account Number	
Payment Description	
Narrative	
Add. Narrative	
Transaction Date (dd/mm/yyyy)	20/03/2020
Postdate Date (dd/mm/yyyy)	
Currency Type	Australian Dollar
Generate External Payment	Yes
Amount	

Transaction Breakdown

Amount	
Total	

Comments

Description	
-------------	--

Previous
Confirm

Complete the mandatory fields in the Payment/Receipt Details section :

Field	Description
Payment/Receipt Details	
Payee	Enter the name of the payee.
Payee Account BSB	Enter the BSB number without a hyphen.
Payee Account Number	Enter the Payee Account Number.
Payment Description	Enter transaction description. This field is used for information purposes only and does not appear on the payee statement. <i>Optional field.</i>
Narrative	Enter the text to appear on the payee statement. <i>(Max. 18 characters)</i>
Add. Narrative	Enter additional text to appear on the payee statement. <i>(Max. 35 characters)</i>
Transaction Date	The transaction date defaults to the current date. If required, you can amend this date.
Postdate Date	If the transaction is to be post-dated, enter the postdate date. The postdate date must be greater than the current date. <i>Optional field.</i>
Generate External Payment	From the drop down list, select Yes .
Amount	Enter the payment amount.
Transaction Breakdown	
Amount	The value in this field should equal the value in the previous <i>Amount</i> field. This field will be pre-populated with the amount entered in the previous section.

Comments	
Description	Enter a description. This is used to provide more information to the Authoriser

6	Click Confirm . The <i>New Transaction</i> page and <i>Please confirm the Transaction details</i> message displays.
7	Click Pass for Authorisation . The <i>New Transaction</i> page displays.

You have successfully created an external urgent domestic payment.

The new payment will move to Single Transaction Queues for approval by a User with authorise permission. For more information, refer to [Authorise External Payment](#) in this document.

Authorisation Status

You can check the status of the payment by checking the Single Transaction Queues. For more information on how to view the Single Transaction Queues, refer to [Check External Payment Status](#) in this document.

AUTHORISE EXTERNAL PAYMENT (SINGLE)

ANZ VAM payment authorisation process contains two workflow options:

Standard Authorisation		Simplified Authorisation*	
1. Payment creation	User 1	1. Payment creation	User 1
2. Payment authorisation	User 2	2. Payment release	Administrator
3. Payment release	Administrator	– Payment processing from the physical account	–
– Payment processing from the physical account	–	* Simplified authorisation also reduces manual allocation process from 2 to 1 step: manual allocations do not require to be authorised by a different user. For more information, refer to Authorise Allocations in this document.	

If **Standard Authorisation** is enabled, payments created by a User (Initiator) must be authorised by a different User (Authoriser) and then released by an Administrator (Payment Releaser).

If **Simplified Authorisation** is enabled, payments created by a User (Initiator) must be released by an Administrator (Payment Releaser).

Authorisation method (standard or simplified) is setup during your ANZ VAM implementation. If you wish to change your authorisation method, please contact your ANZ representative.

Note: Authorisation method is setup for your ANZ VAM site and cannot vary across users or accounts.

STANDARD AUTHORISATION

Under Standard Authorisation, when an external payment is created by a User (Initiator), it must be authorised by a different User (Authoriser), then released by an Administrator (Payment Releaser).

To authorise an external payment:

Step	Action
1	From the main menu, select Transactions > New Transaction > View/Authorise . The <i>Single Transaction Queues</i> page displays.

Single Transaction Queues

* Mandatory Field(s)

Add Filter Print

All Records Declined Queue Pending Queue **Authorise Queue** Release Queue Cancellation Queue Rejection Queue

Transaction Number *	Serial Status	Account Holder Reference Account Holder Name	Payee/Remitter	Payment/Receipt Type Amount	Input By Input Date
A00005C					
A0007XW					
A0007XZ					
A0007YV					
A0007YZ					
A0007XU					
A0007YU					
A0007VZ					
A0007VZ					
A0007VZ					

1 to 9 of 9

Security Code * **Authorise All** **Decline All**

2 Click the **Authorise Queue** tab. The *Single Transaction Queues* page updates to display the selected tab.

3 > If you wish to authorise or decline all transactions, click **Authorise All** or **Decline All** at the bottom right corner of the page.

Note: the list of transactions will include all transaction types - external payments and internal transfers or receipts.

> If you wish to review and authorise or decline each external payment individually, click the **Transaction Number**.

Single Transaction Queues

* Mandatory Field(s)

Add Filter Print

All Records Declined Queue Pending Queue **Authorise Queue** Release Queue Cancellation Queue

Transaction Number *	Serial Status	Account Holder Reference Account Holder Name	Payee/Remitter
A00005C			
A0007XW			

The *Authorise Transaction* page displays.

Authorise Transaction

Payment/Receipt Details

Transaction Number

A00005C

Payment/Receipt Type

Receipt

Transaction Type

Account Holder Reference

Account Holder Name

Deposit Date (dd/mm/yyyy)

19/09/2019

Postdate Date (dd/mm/yyyy)

Received From

Currency Type

Australian Dollar

Amount

0.01

Transaction Breakdown

Amount

0.01

Total

0.01

Comments

Description

Status Details

Serial

CVA00005CR

Status

Authorise Queue

Authorisations Required

1

Authorisation Limit Exceeded

No

Authorisation Stage

1

Input By

Input Date (dd/mm/yyyy)

19/09/2019 17:42:05

Return to Single Transaction Queues

Authorise

Decline

Review the payment details.

- > To approve, click **Authorise**
- > To reject, click **Decline**.

The *Single Transaction Queues* page displays.

You have successfully authorised or rejected an external payment.



Once authorised, an external payment must be released.

The payment will move to Single Transaction Queues for release by an Administrator. For more information, refer to [Release Single External Payment](#) in this document.

Authorisation Status

You can check the status of the payment by checking the Single Transaction Queues. For more information on how to view the Single Transaction Queues, refer to [Check External Payment Status](#) in this document.

SIMPLIFIED AUTHORISATION

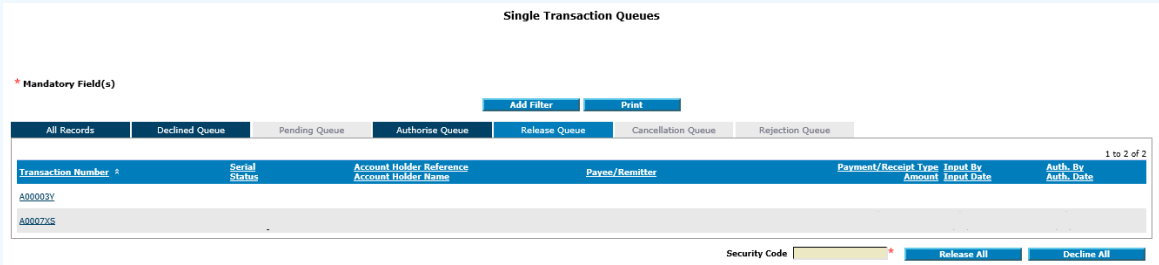
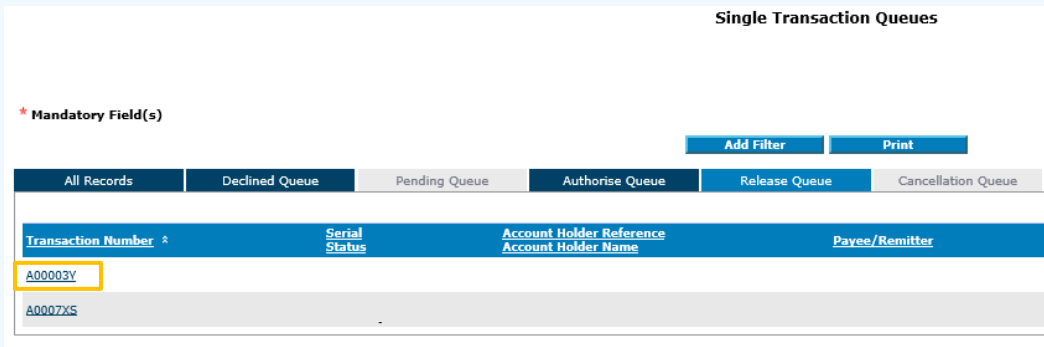
Under **Simplified Authorisation**, when an external payment is created, it must be released by an Administrator (Payment Releaser), i.e. the payment does not require to be separately authorised.

For more information, refer to [Release Single External Payment](#) in this document.

RELEASE SINGLE EXTERNAL PAYMENT (STANDARD AUTHORISATION / SIMPLIFIED AUTHORISATION)

Under **Standard Authorisation**, when an external payment is created and authorised, it must be released by an Administrator (Payment Releaser). Under **Simplified Authorisation**, when an external payment is created, it must be released by an Administrator (Payment Releaser), i.e. the payment does not require to be separately authorised.

To release an external payment:

Step	Action
1	From the main menu, select Transactions > View/Authorise Single Transactions.  Note: If you are not able to locate View/Authorise Single Transactions, you may not have Payment Releaser access. To check, from the main menu, select System Maintenance > User Maintenance. If you do not have access to System Maintenance tab, please contact your Administrator.
2	The <i>Single Transaction Queues</i> page displays. 
3	Click the Release Queue tab. The <i>Single Transaction Queues</i> page updates to display the selected tab.
4	> If you wish to release or decline all external payments, in the Security Code field, enter the security code displayed on your Security Token. Click Authorise All or Decline All at the bottom right corner of the page. > If you wish to review and release or decline each external payment individually, click the Transaction Number.  The <i>Release Transaction</i> page displays.

Release Transaction

Payment/Receipt Details	
Transaction Number	A00003Y
Payment/Receipt Type	Urgent Domestic Payment
Transaction Type	Withdrawal
Account Holder Reference	1
Account Holder Name	P
Payee	P
Payee Account BSB	111111
Payee Account Number	11111111
Payment Description	
Narrative	test
Add. Narrative	
Transaction Date (dd/mm/yyyy)	19/07/2019
Postdate Date (dd/mm/yyyy)	
Currency Type	Australian Dollar
Generate External Payment	Yes
Amount	0.10

Transaction Breakdown	
Virtual Withdrawal	0.10
Total	0.10

Comments	
Description	test

Status Details	
Serial	CVA00003YA
Status	Release Queue
Authorisations Required	1
Authorisation Limit Exceeded	No
Input By	P
Input Date (dd/mm/yyyy)	19/07/2019 11:38:20
Authorised By	N
Authorised Date (dd/mm/yyyy)	24/01/2020 10:38:44

Security Code *

Review the payment details.

- > In the **Security Code** field, enter the security code displayed on your Security Token. To approve, click **Release**.
- > To reject, click **Decline**.

The *Single Transaction Queues* page displays.

You have successfully released or rejected an external payment.

INITIATE EXTERNAL PAYMENT (BATCH)

ANZ VAM also supports payment initiation via a file import. Multiple (batch) payment initiation is available via a file import only.

Payment types supported by file import:

- > Domestic (Direct Entry) Payment, and
- > Urgent Domestic (RTGS) Payment.

While payments are initiated from your Virtual Account, they are processed from your physical bank account. Therefore, payments received by your payee will contain your physical account information.

For transaction type summary, please refer to [Appendix 2](#).

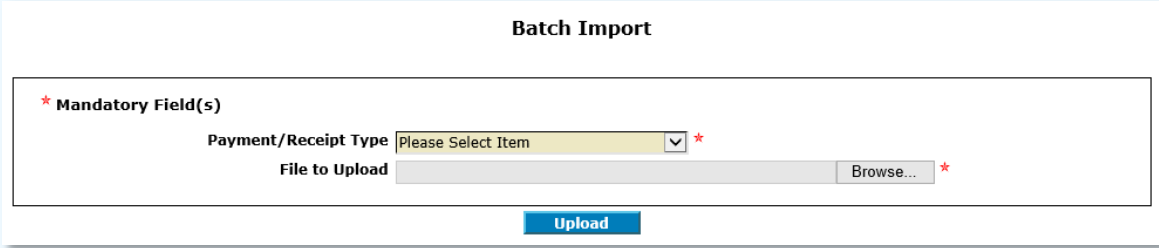
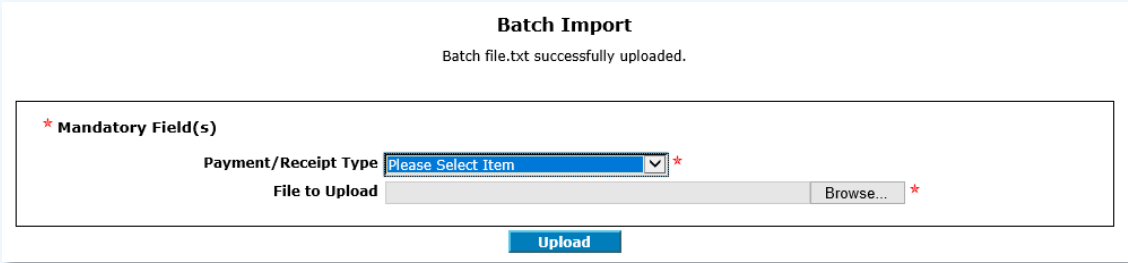
PAYMENT CUT-OFF TIMES (AUSTRALIA)

Payment Type	Cut-Off Time	Delivery Time
Domestic Payment (Direct Entry)	5:30 PM	Same day delivery
Urgent Domestic Payment (RTGS)	3:30 PM	Same day delivery

PAYMENT FILE IMPORT

Single and batch payments can be created via a file import. Prepare / locate the payment file you wish to import to ANZ VAM. For more information, refer to [ANZ VAM File Format Guide](#) section of this document. Once created, the file import must be authorised and released by a different User (Authoriser) and/or an Administrator (Payment Releaser).

To import a payment file:

Step	Action
1	From the main menu, select Transactions > Batch Import . The <i>Batch Import</i> page displays. 
2	From the Payment/Receipt Type drop down box, select the required payment type: Domestic Payment or Urgent Domestic Payment .
3	Click Browse and select the file you wish to import.
4	Click Upload . The <i>Batch Import</i> page updates to display a message that the file has been successfully uploaded.  Note: If a file has been imported previously a warning message will display. If you wish to continue with the import, click Yes , otherwise click No to cancel the import.

You have successfully imported a payment file.

If the payment file does not contain any errors, it will move to the **Authorise Queue** in *Batch Transaction Queues* for approval by a User with authorise permission. For more information, refer to [Authorise External Payment \(Batch\)](#) in this document.

Authorisation Status

You can check the status of the payment file by checking the **Batch Transaction Queues**. For more information on how to view the **Batch Transaction Queues**, refer to [Check External Payment Status \(Batch\)](#) in this document.

PAYMENT FILE VALIDATION

When a payment file is imported, ANZ VAM validates the contents of each imported batch file and reads each record within the file line by line. Validated files that do not contain any errors are processed every 10 minutes and displayed in the **Authorise Queue**.

If the payment file contains errors, none of the payments in the batch will move to the **Authorise Queue**. The entire batch will move to the **Failed Queue** in *Batch Transaction Queues* where it displays the reason why the batch failed. You can access the **Failed Queue** to delete the failed batch or re-import it once the issue with the batch has been corrected.

To check and correct the errors, refer to [ANZ VAM File Format Guide](#) section of this document.

AUTHORISE EXTERNAL PAYMENT (BATCH)

ANZ VAM payment authorisation process contains two workflow options:

Standard Authorisation		Simplified Authorisation*	
1. Payment creation	User 1	1. Payment creation	User 1
2. Payment authorisation	User 2	2. Payment release	Administrator
3. Payment release	Administrator	– Payment processing from the physical account	–
– Payment processing from the physical account	–	* Simplified authorisation also reduces manual allocation process from 2 to 1 step: manual allocations do not require to be authorised by a different user. For more information, refer to Authorise Allocations in this document.	

If **Standard Authorisation** is enabled, payments created by a User (Initiator) must be authorised by a different User (Authoriser) and then released by an Administrator (Payment Releaser).

If **Simplified Authorisation** is enabled, payments created by a User (Initiator) must be released by an Administrator (Payment Releaser).

Authorisation method (standard or simplified) is setup during your ANZ VAM implementation. If you wish to change your authorisation method, please contact your ANZ representative.

Note: Authorisation method is setup for your ANZ VAM site and cannot vary across users or accounts.

STANDARD AUTHORISATION

Under Standard Authorisation, when an external payment is created by a User (Initiator), it must be authorised by a different User (Authoriser), then released by an Administrator (Payment Releaser).

To authorise an external batch payment:

Step	Action
1	From the main menu select Transactions > Batch Import > View/Authorise . The <i>Batch Transaction Queues</i> page displays.

- 2 Click the **Authorise Queue** tab. The *Batch Transaction Queues* page updates to display the selected tab.

The screenshot shows the 'Batch Transaction Queues' page. At the top, there are tabs: 'All Records', 'Pending Queue', 'Declined Queue', 'Authorise Queue' (which is highlighted with a yellow box), and 'Failed Queue'. Above the 'Authorise Queue' tab is a 'Print' button. Below the tabs is a table with columns: 'Batch Number', 'Status', 'Transactions in Batch', 'Payment/Receipt Type', 'Total Value', and 'Import By / Import Date'. The 'Batch Number' column has a value of '25' highlighted with a yellow box. The page number '1 to 1 of 1' is visible in the top right corner.

- 3 Click the **Batch Number**. The *Batch Details* page displays.

The screenshot shows the 'Batch Details' page. At the top, there is a red message: 'There are transactions within the batch dated today or earlier. The Value Date may be adjusted to the next business day when released.' Below this is a table with two sections: 'Batch Details' and 'Status Details'. The 'Batch Details' section includes: 'Batch Number' (25), 'Payment/Receipt Type' (Domestic Payment), 'Total Value' (0.03), 'Number of Transactions' (3), and 'Import Filename' (Batch DE VAM v2.txt). The 'Status Details' section includes: 'Status' (Authorise Queue), 'Authorisations Required' (1), 'Authorisation Limit Exceeded' (No), 'Authorisation Stage' (1), 'Input By' (E), and 'Input Date' (23/10/2019 12:47:17). At the bottom right, there are two buttons: 'Authorise' and 'Decline', both highlighted with yellow boxes. At the bottom left, there is a button 'Return to Batch Transaction Queues'. At the bottom right, there is a button 'View Transactions', also highlighted with a yellow box.

Review the batch details.

- > To approve the entire batch, click **Authorise**.
- > To reject the entire batch, click **Decline**.

You have successfully authorised or rejected an external batch payment.

- > To view each transaction separately, click **View Transactions**.

- 4 If you clicked **View Transactions**, the *Batch Transaction* page displays.

The screenshot shows the 'Batch Transactions' page. At the top, there is a header 'Batch Transactions' and a sub-header 'Batch Number: 25'. Below this are buttons: 'Return to Batch Transaction Queues', 'Batch Details', 'Add Filter', and 'Print'. Below the buttons is a table with columns: 'Transaction Number', 'Serial Status', 'Account Holder Reference', 'Account Holder Name', 'Payee/ Remitter', 'Payment/Receipt Type', 'Amount', 'Input By', 'Input Date', and 'Authorised By / Authorised Date'. The 'Transaction Number' column has three values: 'A00005P', 'A00005Q', and 'A00005R'. The 'A00005P' value is highlighted with a yellow box. The page number '1 to 3 of 3' is visible in the top right corner.

Click the **Transaction Number** you wish to view.

- 5 The *Batch Transaction Details* page displays.

Batch Transaction Details

Payment/Receipt Details	
Transaction Number	A0007XG
Payment/Receipt Type	Domestic Payment
Transaction Type	Withdrawal
Account Holder Reference	
Account Holder Name	
Payee	
Payee Account BSB	111111
Payee Account Number	000000000
Narrative	Narrative1
Postdate Date (dd/mm/yyyy)	
Payment Category	General Credit
Currency Type	Australian Dollar
Generate External Payment	Yes
Amount	10.00

Transaction Breakdown	
Amount	10.00
Total	10.00

Comments	
Description	Comment Field

Status Details	
Serial	CVA0007XGA
Status	Authorise Queue

[Return to Batch Transactions](#)
[Return to Batch Transaction Queues](#)

To go back to the batch authorisation workflow, click on **Return to Batch Transactions > Batch Details**.



Batch payments are authorised or rejected as a batch, i.e. batch payments cannot be authorised or rejected individually.

The batch payment will move to the **Release Queue** in Batch Transaction Queues for release by an Administrator. For more information, refer to [Release External Batch Payment](#) in this document.

Authorisation Status

You can check the status of the batch payment by checking the **Batch Transaction Queues**. For more information on how to view the **Batch Transaction Queues**, refer to [Check External Payment Status](#) in this document.

SIMPLIFIED AUTHORISATION

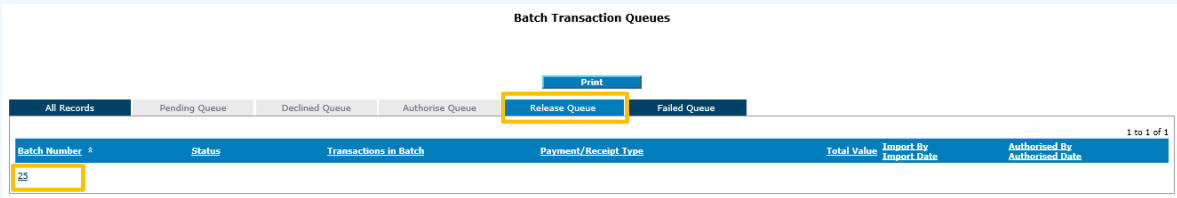
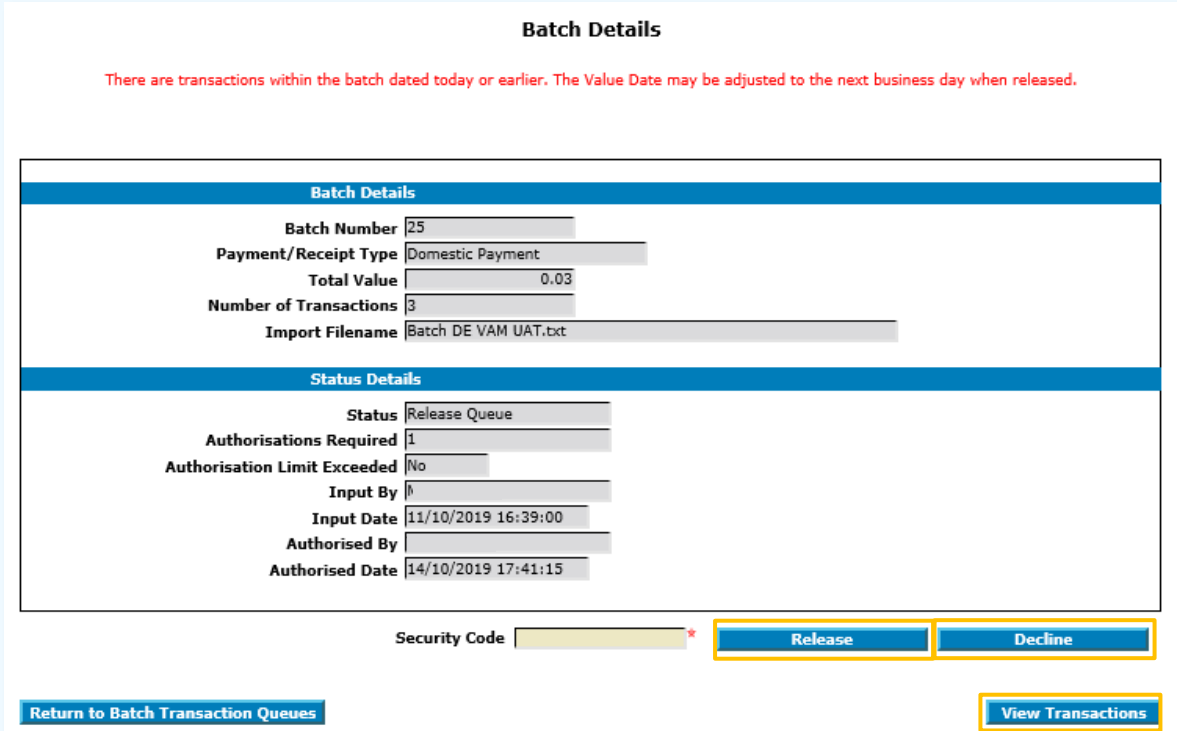
Under **Simplified Authorisation**, when an external batch payment is created, it must be released by an Administrator (Payment Releaser), i.e. the batch payment does not require to be separately authorised.

For more information, refer to [Release External Batch Payment](#) in this document.

RELEASE EXTERNAL BATCH PAYMENT (STANDARD AUTHORISATION / SIMPLIFIED AUTHORISATION)

Under **Standard Authorisation**, when an external batch payment is created and authorised, it must be released by an Administrator (Payment Releaser). Under **Simplified Authorisation**, when an external batch payment is created, it must be released by an Administrator (Payment Releaser), i.e. the batch payment does not require to be separately authorised.

To release an external batch payment:

Step	Action
1	From the main menu, select Transactions > View/Authorise Batch Transactions.  Note: If you are not able to locate View/Authorise Batch Transactions, you may not have Payment Releaser access. To check, from the main menu, select System Maintenance > User Maintenance. If you do not have access to System Maintenance tab, please contact your Administrator.
2	The <i>Batch Transaction Queues</i> page displays. Click the Release Queue tab. The <i>Batch Transaction Queues</i> page updates to display the selected tab.  Click the Batch Number.
3	The <i>Batch Details</i> page displays.  Review the payment details.

- > In the **Security Code** field, enter the security code displayed on your Security Token. To approve, click **Release**.
- > To reject, click **Decline**.

You have successfully released or declined an external batch payment.

- > To view each transaction separately, click **View Transactions**.

4 If you clicked **View Transactions**, the *Batch Transaction* page displays.

Batch Transactions							
Batch Number: 25							
Return to Batch Transaction Queues Batch Details Add Filter Print							
Transaction Number	Serial Status	Account Holder Reference Account Holder Name	Payee/ Remitter	Payment/Receipt Type Amount	Input By Input Date	Authorised By Authorised Date	1 to 3 of 3
A0007XG							1
A0007XG							
A0007XG							

Click the **Transaction Number** you wish to view.

5 The *Batch Transaction Details* page displays.

Batch Transaction Details	
Payment/Receipt Details	
Transaction Number	A0007XG
Payment/Receipt Type	Domestic Payment
Transaction Type	Withdrawal
Account Holder Reference	
Account Holder Name	
Payee	
Payee Account BSB	111111
Payee Account Number	000000000
Narrative	Narrative1
Postdate Date (dd/mm/yyyy)	
Payment Category	General Credit
Currency Type	Australian Dollar
Generate External Payment	Yes
Amount	10.00
Transaction Breakdown	
Amount	10.00
Total	10.00
Comments	
Description	Comment Field
Status Details	
Serial	CVA0007XGA
Status	Authorise Queue
Return to Batch Transactions Return to Batch Transaction Queues	

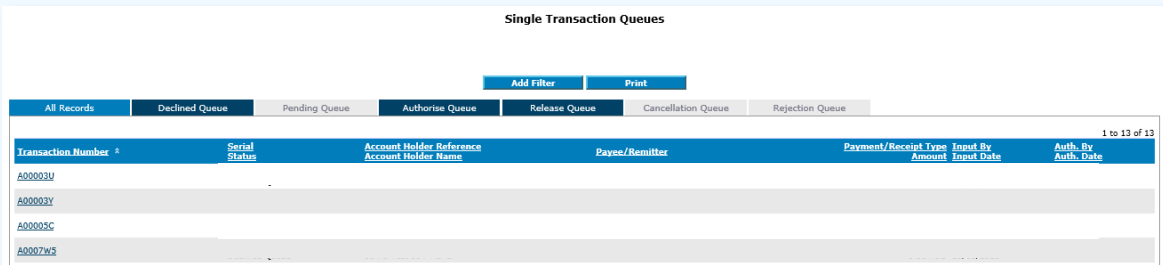
To go back to the batch authorisation workflow, click on **Return to Batch Transactions** > **Batch Details**.



Batch payments are released or declined as a batch, i.e. batch payments cannot be released or declined individually.

CHECK SINGLE TRANSACTION STATUS

To check the status of an external payment:

Step	Action
1	From the main menu, select Transactions > New Transaction > View/Authorise. The <i>Single Transaction Queues</i> page displays. 
2	The Single Transaction Queues page displays the following queues:

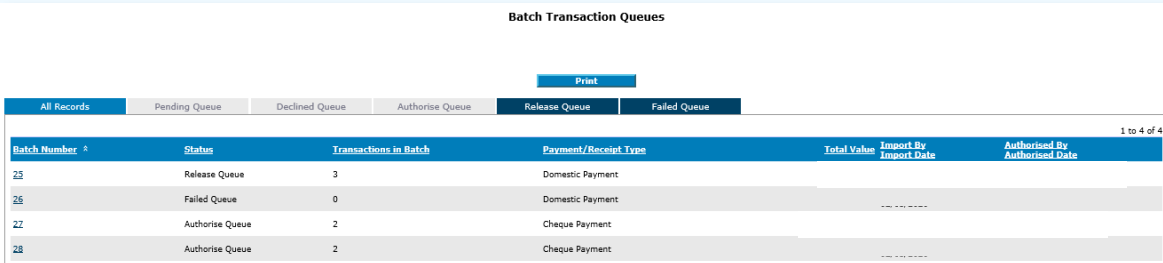
Queue	Description
All Records	Displays all single payments and their status within the Single Transaction Queues.
Declined Queue	Displays all single payments that have been declined by an authoriser.
Authorise Queue	Displays the single payments awaiting authorisation (under Standard Authorisation setup).
Release Queue	Displays the single payments awaiting release.

Note: If you do not see any of the listed queues in the *Single Transaction Queues* page (e.g. Release Queue), you may not have access to this function (e.g. function to release authorised transactions). For user types and access information, refer to the [User](#) section of this document.

3	Click All Records tabs. The <i>Single Transaction Queues</i> page updates to display all payments. Refer to the <i>Status</i> column for the single payment status.
---	--

CHECK BATCH TRANSACTION STATUS

To check the status of an external batch payment:

Step	Action
1	From the main menu, select Transactions > Batch Import > View/Authorise. The <i>Batch Transaction Queues</i> page displays. 
2	The Batch Transaction Queues page displays the following queues:

Queue	Description
All Records	Displays all batches and their status within the Batch Transaction Queues.
Declined Queue	Displays imported batches that have been declined by an authoriser.

Authorise Queue	Displays imported batches awaiting authorisation (under standard authorisation setup).
Release Queue	Displays imported batches awaiting release.
Failed Queue	Displays batches that failed during the batch load process due to errors in the batch file.

Note: If you do not see any of the listed queues in the *Batch Transaction Queues* page (e.g. Release Queue), you may not have access to this function (e.g. function to release authorised transactions). For user types and access information, refer to [User](#) section of this document.

- Click **All Records** tabs. The *Batch Transaction Queues* page updates to display all payments.
Refer to the *Status* column for the batch status.

TRANSFER BETWEEN VIRTUAL ACCOUNTS

You can transfer virtual funds between Virtual Accounts. When creating a transfer between Virtual Accounts, a dedicated amount is transferred from one Virtual Account to another. The transferred funds are virtual, i.e. there is no physical funds movement.

TRANSFER TYPES

Transfer Type	Transaction Type in ANZ VAM
Virtual Account to General Account	Internal Transfer
General Account to Virtual Account	Internal Receipt
Virtual Account to Virtual Account	Internal Transfer (to General Account) & Internal Receipt (from General Account)

For transaction type summary, please refer to [Appendix 2](#).

CREATE INTERNAL TRANSFER

Internal Transfer is used to move funds from Virtual Account to General Virtual Account. Once an Internal Transfer has been created, it must be authorised by another User (Authoriser). Unlike External Payment, Internal Transfer does not require an Administrator (Payment Releaser) to release the transaction.

To create an internal transfer:

- | Step | Action |
|------|---|
| 1 | From the main menu, select Transactions > New Transaction . The <i>New Transaction</i> page displays. |
| 2 | Enter details of the Virtual Account from which you wish to create the transfer. Click Search . |
| 3 | The <i>New Transaction</i> page updates to display a list of Virtual Accounts. To select the Virtual Account, click on its Account Holder Reference . |
| 4 | The <i>New Transaction</i> page and <i>Please select a Payment/Receipt Type</i> message displays. From Payment/Receipt Type dropdown box select Internal Transfer . Click Next .
<div data-bbox="290 1684 1417 1966" data-label="Form"> </div> |
| 5 | The <i>New Transaction</i> page and <i>Please select a Payment/Receipt Type</i> message displays. From Transaction Type dropdown box assure that Transfer to General is selected. Click Next . |

- 6 The *New Transaction* page and *Please enter the Transaction details* message displays.

New Transaction
Please enter the Transaction details

* Mandatory Field(s)

Payment/Receipt Details

Payment/Receipt Type Internal Transfer
Transaction Type Transfer to General
Account Holder Reference 1111110000000000UAT2
Account Holder Name UAT Tier 2
Transaction Date (dd/mm/yyyy) 27/03/2020 *
Postdate Date (dd/mm/yyyy) ⓘ
Currency Type Australian Dollar *
Amount *

Transaction Breakdown

Amount *
Total

Comments

Description *

Previous Confirm

Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payment/Receipt Details	
Transaction Date	The transfer date defaults to the current date. If required, you can amend this date.
Postdate Date	If the transfer is to be post-dated, enter the postdate date. The postdate date must be greater than the current date. <i>Optional field.</i>
Amount	Enter the transfer amount
Transaction Breakdown	
Amount	The value in this field should equal the value in the previous <i>Amount</i> field. This field will be pre-populated with the amount entered in the previous section.
Comments	
Description	Enter a description. This is used to provide more information to the Authoriser

- 6 Click **Confirm**. The *New Transaction* page and *Please confirm the Transaction details* message displays.
- 7 Click **Pass for Authorisation**. The *New Transaction* page displays.

You have successfully created an internal transfer.

The transfer will move to the Authorise Queue for approval by a User with authorise permission. For more information, refer to [Authorise Internal Transfer/Receipt](#) in this document.

Authorisation Status

You can check the status of the transfer by checking the **Single Transaction Queues**. For more information on how to view the Single Transaction Queues, refer to [Check Single Transaction Status](#) in this document.

CREATE INTERNAL RECEIPT

Internal Receipt is used to move funds from:

- > General Account to Virtual Account (receipt type – Receipt from General)
- > One Virtual Account to another (receipt type – Deposit).

Receipt indicates that funds are pulled into the Virtual Account from which the receipt is created.

Once a Receipt has been created, it must be authorised by another User (Authoriser). Unlike External Payment, Receipt does not require an Administrator (Payment Releaser) to release the transaction.

To create a receipt:

Step	Action
1	From the main menu, select Transactions > New Transaction . The <i>New Transaction</i> page displays.
2	Enter details of the Virtual Account from which you wish to create the transfer. Click Search .
3	The <i>New Transaction</i> page updates to display a list of Virtual Accounts. To select the Virtual Account, click on its Account Holder Reference .
4	The <i>New Transaction</i> page and <i>Please select a Payment/Receipt Type</i> message displays. From Payment/Receipt Type dropdown box select Internal Receipt. Click Next. New Transaction Please select a Payment/Receipt Type ★ Mandatory Field(s) Account Holder 1111110000000000UAT2 Payment/Receipt Type Receipt * Previous Next
5	The <i>New Transaction</i> page and <i>Please select a Payment/Receipt Type</i> message displays. From Transaction Type dropdown box select Receipt from General or Deposit . Click Next .
6	If Receipt from General was selected, the <i>New Transaction</i> page and <i>Please enter the Transaction details</i> message displays. New Transaction Please enter the Transaction details ★ Mandatory Field(s) Payment/Receipt Details Payment/Receipt Type Receipt Transaction Type Receipt from General Account Holder Reference 1111110000000000UAT2 Account Holder Name UAT Tier 2 Deposit Date (dd/mm/yyyy) 27/03/2020 * Postdate Date (dd/mm/yyyy) ⓘ Received From Currency Type Australian Dollar * Amount * Transaction Breakdown Amount * Total Comments Description * Previous Confirm Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payment/Receipt Details	
Deposit Date	The receipt date defaults to the current date. If required, you can amend this date.
Postdate Date	If the receipt is to be post-dated, enter the postdate date. The postdate date must be greater than the current date. (optional)
Received From	Enter the name of the originator of the receipt. (optional)
Amount	Enter the receipt amount
Transaction Breakdown	
Amount	The value in this field should equal the value in the previous <i>Amount</i> field. This field will be pre-populated with the amount entered in the previous section.
Comments	
Description	Enter a description. This is used to provide more information to the Authoriser

- 6 If **Deposit** was selected, the *New Transaction* page and *Please enter the Transaction details* message displays.

New Transaction
Please enter the Transaction details

*** Mandatory Field(s)**

Payment/Receipt Details	
Payment/Receipt Type	Receipt
Transaction Type	Deposit
Account Holder Reference	
Account Holder Name	
Deposit Date (dd/mm/yyyy)	27/03/2020 *
Postdate Date (dd/mm/yyyy)	
Received From	
Currency Type	Australian Dollar *
Amount	*
Transaction Breakdown	
Amount	*
Total	
Comments	
Description	*

[Previous](#) [Confirm](#)

Complete the mandatory fields in the Payment/Receipt Details section:

Field	Description
Payment/Receipt Details	
Deposit Date	The receipt date defaults to the current date. If required, you can amend this date.
Postdate Date	If the receipt is to be post-dated, enter the postdate date. The postdate date must be greater than the current date. (optional)
Received From	Enter the name of the originator of the receipt. (optional)
Amount	Enter the receipt amount
Transaction Breakdown	

Amount	The value in this field should equal the value in the previous <i>Amount</i> field. This field will be pre-populated with the amount entered in the previous section.
Comments	
Description	Enter a description. This is used to provide more information to the Authoriser

- 7 Click **Confirm**. The *New Transaction* page and *Please confirm the Transaction details* message displays.
- 8 Click **Pass for Authorisation**. The *New Transaction* page displays.

You have successfully created a receipt.

The receipt will move to the Authorise Queue for approval by a User with authorise permission. For more information, refer to [Authorise Internal Transfer/Receipt](#) in this document.

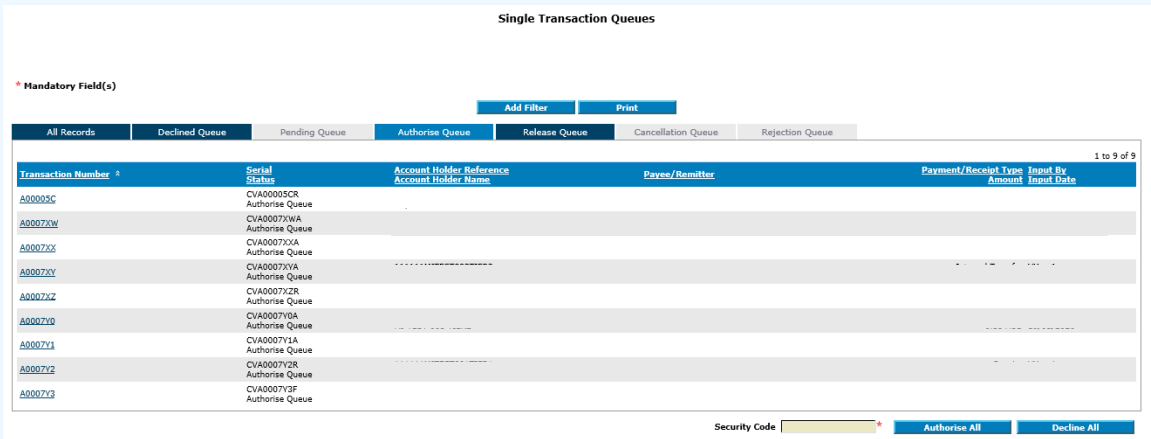
Authorisation Status

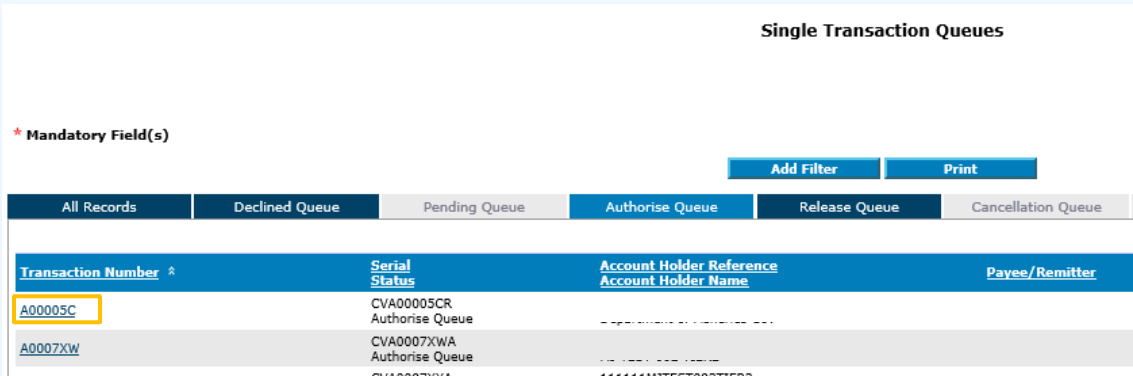
You can check the status of the receipt by checking the **Single Transaction Queues**. For more information on how to view the Single Transaction Queues, refer to [Check Single Transaction Status](#) in this document.

AUTHORISE INTERNAL TRANSFER/RECEIPT

When an internal transfer or receipt is created, it must be authorised. A User other than the initiator must authorise the changes, i.e. you cannot authorise your own transactions.

To authorise an external payment or receipt:

Step	Action
1	From the main menu, select Transactions > New Transaction > View/Authorise. The <i>Single Transaction Queues</i> page displays. 
2	Click the Authorise Queue tab. The <i>Single Transaction Queues</i> page updates to display the selected tab.

3	> If you wish to authorise or decline all transactions, click Authorise All or Decline All at the bottom right corner of the page. Note: the list of transactions will include all transaction types - external payments and internal transfers or receipts. > If you wish to review and authorise or decline each transaction individually, click the Transaction Number.
	
4	The <i>Authorise Transaction</i> page displays. Review the transaction details. > To approve, click Authorise > To reject, click Decline. The <i>Single Transaction Queues</i> page displays.

You have successfully authorised or rejected an internal transfer or receipt.

PROCESS REJECTED PAYMENT

External payments generated from ANZ VAM may be rejected by the bank for the following reasons:

- > Invalid payee BSB,
- > Invalid payee account number,
- > Invalid transaction date (when a payment is initiated on a Saturday or Sunday), or
- > Physical account is closed or has insufficient funds.

Users who create external payments must monitor the Bank Notifications workflow in ANZ VAM for rejected external payments.

All rejected external payments must be processed in ANZ VAM for them to be reversed into Virtual accounts.



It is recommended that payment rejections are processed daily.

Payment rejection processing includes 3 steps:

1. Identify Rejected Payments – User (Initiator)
2. Process Bank Rejections – User (Initiator)
3. Authorise Bank Rejections – User (Authoriser)

IDENTIFY REJECTED PAYMENTS:

Step	Action
1	From the main menu, select Transactions > Bank Notifications . The <i>Bank Notification</i> page displays. Click Open Queue .

Bank Notifications					
All Records		Open Queue		Pending Queue	
Transaction Number ^	Message Date	Serial Status	Account Holder Reference Account Holder Name	Payment/Receipt Type Amount	Message
A00005E	21/10/2019	CVA00005EA Open	-----	-----	
A00005F	21/10/2019	CVA00005FA Open	-----	-----	
A00005O	24/10/2019	CVA00005OA Open	-----	-----	

You have successfully identified rejected payments.

PROCESS BANK REJECTIONS:

Step	Action																				
1	From the main menu, select Transactions > Bank Notifications. The <i>Bank Notification</i> page displays. Click Open Queue. Locate and click Transaction Number. Bank Notifications All Records Open Queue Pending Queue <table><thead><tr><th>Transaction Number ^</th><th>Message Date</th><th>Serial Status</th><th>Account Holder Reference Account Holder Name</th><th>Payment/</th></tr></thead><tbody><tr><td>A00005E</td><td>21/10/2019</td><td>CVA00005EA Open</td><td>-----</td><td>Dom</td></tr><tr><td>A00005F</td><td>21/10/2019</td><td>CVA00005FA Open</td><td>-----</td><td>Ch</td></tr><tr><td>A00005O</td><td>24/10/2019</td><td>CVA00005OA Open</td><td>-----</td><td>Ch</td></tr></tbody></table>	Transaction Number ^	Message Date	Serial Status	Account Holder Reference Account Holder Name	Payment/	A00005E	21/10/2019	CVA00005EA Open	-----	Dom	A00005F	21/10/2019	CVA00005FA Open	-----	Ch	A00005O	24/10/2019	CVA00005OA Open	-----	Ch
Transaction Number ^	Message Date	Serial Status	Account Holder Reference Account Holder Name	Payment/																	
A00005E	21/10/2019	CVA00005EA Open	-----	Dom																	
A00005F	21/10/2019	CVA00005FA Open	-----	Ch																	
A00005O	24/10/2019	CVA00005OA Open	-----	Ch																	
2	<i>Bank Notifications – Historical Transaction Details</i> page displays. The reason for rejection is pre-populated in the field provided at the bottom of the overview. Click Process Bank Rejection.																				

Bank Notifications - Historical Transaction Details

Mandatory Field(s)

Payment/Receipt Details	
Transaction Number	A00005E
Payment/Receipt Type	Domestic Payment
Transaction Type	Withdrawal
Account Holder Reference	
Account Holder Name	
Payee	
Payee Account BSB	
Payee Account Number	
Narrative	
Transaction Date (dd/mm/yyyy)	04/10/2019
Postdate Date (dd/mm/yyyy)	
Currency Type	Australian Dollar
Generate External Payment	Yes
Amount	0.05

Transaction Breakdown	
Amount	0.05
Total	0.05

Comments	
Description	

Status Details	
Serial	CVA00005EA
Notification Type	Unknown
Status	Released
Authorisations Required	1
Authorisation Limit Exceeded	No
Input By	
Input Date (dd/mm/yyyy)	04/10/2019 12:51:15
Authorised By	
Authorised Date (dd/mm/yyyy)	04/10/2019 12:58:25
Released By	
Released Date (dd/mm/yyyy)	04/10/2019 13:14:54

Status: Reason: AUDOMB0925827701150001 Payment date is not a valid date.

[Return to Bank Notifications](#) [Process Bank Rejection](#)

- 3 Repeat steps 1 and 2 for each rejected payment.

You have successfully processed bank rejection(s).

The Bank Rejection has been passed for authorisation and will be visible under the **Pending queue** tab within the *Bank Notifications* page.

AUTHORISE BANK REJECTIONS:

Step	Action
1	From the main menu, select Transactions > Bank Notifications . The <i>Bank Notification</i> page displays. Click Pending Queue . Locate and click Transaction Number .
2	<i>Bank Notifications – Historical Transaction Details</i> page displays. Click Authorise .

You have successfully authorised the processed bank rejection(s). A credit for the rejected payment amount will be posted to the Virtual account.



Serial Number

The transaction serial number shown on *Bank Notifications* page or *Transaction Details* page, as demonstrated in the above process, indicates the status of a rejected payment.

A serial number ending with the letter:

- > 'A' indicates that the rejected payment has not been processed.
- > 'X' indicates that the rejected payment has been processed but not authorised.

TRANSACTION TEMPLATE

Templates are used to pre-complete and save some or all the details of a regular transaction. They can then be used to create Domestic Payments, Urgent Domestic Payments, Cheques, Internal Transfers and Receipts.

For transaction type summary, please refer to [Appendix 2](#).

CREATE

Once created, a User other than the initiator must authorise the template, i.e. you cannot authorise your own template.

To create a transaction template:

Step	Action
1	From the main menu, select Transactions > Template Maintenance > New Template . The <i>New Template</i> page displays.
2	Enter details of the Virtual Account from which you wish to create the transfer. Click Search .
3	The <i>New Transaction</i> page updates to display a list of Virtual Accounts. To select the Virtual Account, click on its Account Holder Reference .
4	The <i>New Template</i> page and <i>Please select a Payment/Receipt Type</i> message displays. From Payment/Receipt Type dropdown box select the required payment/receipt type. Click Next .
New Template Please select a Payment/Receipt Type * Mandatory Field(s) Account Holder 1111110000000000UAT2 Payment/Receipt Type Please Select Item * Previous Next	
5	From Transaction Type dropdown box select the required transaction type:

Payment/Receipt Type	Transaction Type
Domestic Payment	> Closing Withdrawal – payment due to Virtual Account closure > Withdrawal – regular payment
Urgent Domestic Payment	> Closing Withdrawal – payment due to Virtual Account closure > Urgent Domestic Payment – regular urgent payment
Internal Transfer	> Transfer to General – internal funds transfer to General Account
Internal Receipt	> Closing Deposit – internal funds receipt due to Virtual Account closure > Deposit – regular internal funds receipt > Receipt from General – internal funds receipt from General Account

6	Click Next . The <i>New Template</i> page and <i>Please enter the Payment/Receipt details</i> message displays. Complete the mandatory fields in the <i>Template Details</i> section as follows:
---	---

Field	Description
Template Reference	Enter a unique alphanumeric reference for the template. Max. 9 characters
External Reference	Enter an optional alphanumeric external reference for the template. Max. 15 characters. (optional)
Template Description	Enter a description of the template. Once the template is authorised, the description will display in a drop-down list whenever you are required to select a transaction Template. Max. 40 characters.

- 7 Complete the fields in the *Payment/Receipt Details* section. Refer to [Initiate External Payment](#), [Create Internal Transfer](#) or [Create Internal Receipt](#) in this document.
- 8 Complete the mandatory fields in the *Status Details* section as follows:

Field	Description
Active	From the drop down list select either Yes or No . This determines if the template is available for use or not.
Allow User to Change	From the drop down list select either Yes or No . This determines if a User can modify any fields when using this template.
Active From	If required, set a date from which the template should be active.

- 9 Click **Next**. The *New Template* page updates to display a summary.
- 10 Click **Pass For Authorisation**. The *New Template* page displays.

You have successfully created a transaction template.

The template will now need to be authorised by another User. For more information, refer to the [Authorise Transaction Template](#) in this document.

EDIT / DELETE

Existing templates can be updated or deleted as required. Once updated, a user other than the initiator must authorise the changes, i.e. you cannot authorise your own template.

To edit a transaction template:

Step

Action

1

From the main menu, select **Transactions > Template Maintenance**. The *Template Maintenance* page displays.

To select a template, click the **Template Reference**.

Template Maintenance

Template Reference

Template Description

Search

Clear Search Results

Template Reference	Template Description	Account Holder Reference	Account Holder Name	Payment/Receipt Type	Active
111111TEMPLATE1	template 1410	1111110000TEST1410T1	T1 Test Account	Domestic Payment	Yes
111111TESTICRR	MJTest Regular Internal Credit	111111MJTEST003TIER2	MJ TEST 003 TIER2	Internal Transfer	Yes
111111TMP001	Payroll Template	111111MJTEST003TIER2	MJ TEST 003 TIER2	Domestic Payment	Yes
111111TMP002	Pension Template	111111MJTEST003TIER2	MJ TEST 003 TIER2	Domestic Payment	Yes

1 to 4 of 4

2

The *Edit Template* page displays.

Edit Template
Please edit the Template details

*** Mandatory Field(s)**

Template Details	
Template Reference	111111TESTCRR
External Reference	
Template Description	10Test Regular Internal Credit *
Description of Change	

Payment/Receipt Details	
Payment/Receipt Type	Internal Transfer
Transaction Type	
Account Holder Reference	
Account Holder Name	
Currency Type	Australian Dollar *
Amount	0.10

Status Details	
Active	Yes *
Allow User To Change	Yes *
Active From (dd/mm/yyyy)	29/07/2019 *

- 3 In the **Description of Change** field, enter a description of changes to be made.
- > To delete the template, click **Delete**.
- The *Delete Template* message displays. To confirm the deletion, click **Yes**.
- > To edit the template, update the fields in the *Payment/Receipt Details* and *Status Details* sections as required. Click **Confirm**.
- The *Edit Template* page updates to display a summary. Click **Pass For Authorisation**.

You have successfully edited or deleted a transaction template.

If edited, the template will now need to be authorised by another User. For more information, refer to the [Authorise Transaction Template](#) in this document.

AUTHORISE

When a template is created, edited or deleted, it must be authorised. A User other than the Initiator must authorise the changes, i.e. you cannot authorise a template you created.

To authorise a transaction template:

- | Step | Action |
|------|---|
| 1 | From the main menu, select Transactions > Template Maintenance > Authorise . The <i>Template Queues</i> page displays. |

Template Queues									
All Records		Input Queue		Edited Queue		Deleted Queue			
Template Reference	Template Description *	Account Holder Reference	Account Holder Name	Payment/Receipt Type	Active	Action	Input By	Input Date	Deleted By
111111TEST	test								

1 to 1 of 1

Queue

Description

All Records	Displays all templates and their statuses within the Template Queues.
Input Queue	Displays the new templates awaiting authorisation.
Edited Queue	Displays the edited templates awaiting authorisation.
Deleted Queue	Displays the deleted templates awaiting authorisation.

- 2 To select a template, click the **Template Reference**. The *New Template Details* or *Edited Template Details* page displays.

New Template Details

Template Details	
Template Reference	111111TEST
External Reference	TEST
Template Description	test

Payment/Receipt Details	
Payment/Receipt Type	Receipt
Transaction Type	Deposit
Account Holder Reference	
Account Holder Name	
Received From	
Currency Type	Australian Dollar
Amount	0.00

Status Details	
Active	Yes
Allow User To Change	Yes
Active From (dd/mm/yyyy)	27/03/2020
Status	Authorise Queue
Input By	
Input Date (dd/mm/yyyy)	27/03/2020 21:53:05

[Return to Template Queues](#)

- 3 Review the information or changes.

- > To approve, click **Authorise**
- > To reject, click **Decline**.

To go back to the *Template Queues* page, click **Return To Template Queues**.

You have successfully authorised or rejected a template.

TRANSACTION / ALLOCATION HISTORY

VIEW TRANSACTION HISTORY

The *Historical Transactions* page is an archive of transactions created, authorised and/or released in ANZ VAM.

To view transaction history:

- | Step | Action |
|------|---|
| 1 | From the main menu, select Transactions > Historical Transactions . The <i>Historical Transaction Filter</i> page displays. |

Note: The *Historical Transaction Filter* page is the default page when accessing the Historical Transactions workflow. If you prefer to view the list of Historical Transactions as the default, tick the **Do not display page when menu item selected** tick box at the bottom of the page. This will ensure you are taken directly to the list each time you access the workflow.

Click on **Return to Historical Transactions**.

Historical Transaction Filter

Transaction Number

Account Holder Name [Locate](#)

Account Holder Reference [Locate](#)

Payee

Account Group

Payment/Receipt Type ⓘ

Transaction Type ⓘ

Amount From

Amount To

Input By

Input Date (dd/mm/yyyy) ⓘ

Authorised By

Authorised Date (dd/mm/yyyy) ⓘ

Released By

Released Date (dd/mm/yyyy) ⓘ

Cancelled By

Cancelled Date (dd/mm/yyyy) ⓘ

Rejected By

Rejected Date (dd/mm/yyyy) ⓘ

Status ⓘ

☐ Do not display page when menu item selected

[Return to Historical Transactions](#) [Apply Filter](#) [Clear Filter](#)

- | | |
|---|--|
| 2 | The <i>Historical Transactions</i> page displays. The <i>Historical Transactions</i> page lists all authorised and/or released transactions. The list can be filtered to reduce the number of records. |
|---|--|

Historical Transactions

[Add Filter](#) [Print](#)

1 to 100 of 185

Transaction Number	Serial Status	Account Holder Reference	Account Holder Name	Payee / Remitter	Payment/Receipt Type	Amount	Input By	Input Date	Auth. By	Auth. Date	Released By	Released Date
A0007Y9	CVA0007Y9A	Released										
A0007Y8	CVA0007Y8A	Released										

You have successfully accessed the archive.

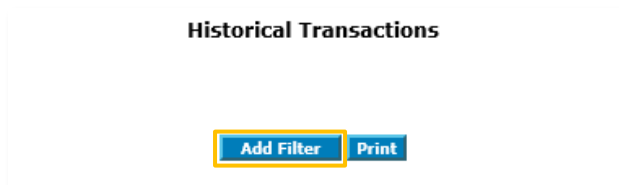
- | | |
|---|--------------|
| 3 | In order to: |
|---|--------------|

- > filter the list, refer to *Filter Historical Transactions* table below;
- > view a transaction in detail, refer to *View Transaction Details* table below.

Filter Historical Transactions

To filter the Archive Enquiry on the *Historical Transactions* page:

1. Click **Add Filter**

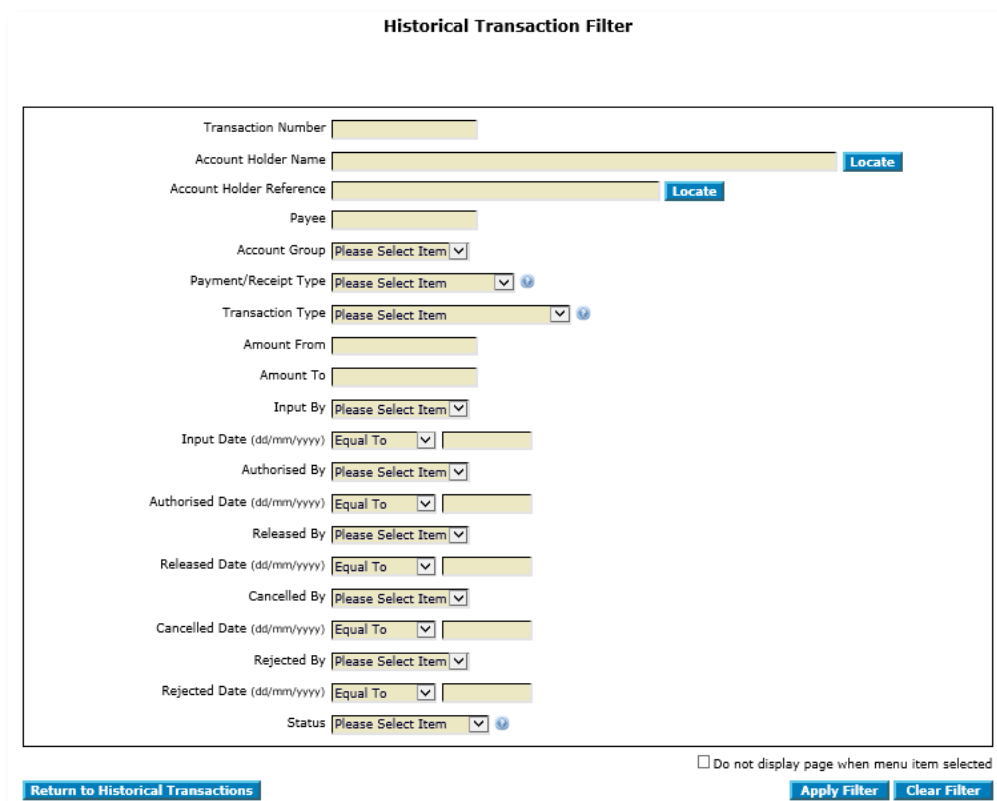


The screenshot shows a box titled "Historical Transactions" with two buttons at the bottom: "Add Filter" (highlighted with a yellow border) and "Print".

The *Historical Transaction Filter* page displays.

2. Select one or more filters to apply to the list by typing directly in the available fields.

If your filter is a numerical reference or a date reference, you can select 'Equal To' or 'Greater Than' / 'Less Than' to set a range.



The screenshot shows the "Historical Transaction Filter" page. It contains a form with the following fields and options:

- Transaction Number: Text input field
- Account Holder Name: Text input field with a "Locate" button
- Account Holder Reference: Text input field with a "Locate" button
- Payee: Text input field
- Account Group: Dropdown menu (Please Select Item)
- Payment/Receipt Type: Dropdown menu (Please Select Item)
- Transaction Type: Dropdown menu (Please Select Item)
- Amount From: Text input field
- Amount To: Text input field
- Input By: Dropdown menu (Please Select Item)
- Input Date (dd/mm/yyyy): Dropdown menu (Equal To) and text input field
- Authorised By: Dropdown menu (Please Select Item)
- Authorised Date (dd/mm/yyyy): Dropdown menu (Equal To) and text input field
- Released By: Dropdown menu (Please Select Item)
- Released Date (dd/mm/yyyy): Dropdown menu (Equal To) and text input field
- Cancelled By: Dropdown menu (Please Select Item)
- Cancelled Date (dd/mm/yyyy): Dropdown menu (Equal To) and text input field
- Rejected By: Dropdown menu (Please Select Item)
- Rejected Date (dd/mm/yyyy): Dropdown menu (Equal To) and text input field
- Status: Dropdown menu (Please Select Item)

At the bottom of the form, there is a checkbox labeled "Do not display page when menu item selected". Below the form are three buttons: "Return to Historical Transactions", "Apply Filter", and "Clear Filter".

3. Enter the relevant filter criteria.
4. To apply the filter, click **Apply Filter**. The *Historical Transactions* page displays with the relevant filter applied.
5. To print the filtered transaction list, click **Print** at the top of the page.
6. To remove the filter, click **Remove Filter**.

You have successfully viewed and filtered the Historical Transactions list.

View Transaction Details

To view the details of a Transaction on the *Historical Transactions* page:

1. Click **Transaction Number**.

Historical Transactions				
			Add Filter	Print
Transaction Number	Serial Status	Account Holder Reference Account Holder Name	Payee / Remitter	Pa
A0007Y9	CVA0007Y9A Released	111111MJTEST002TIER2 MJ TEST 002 TIER2	BBBPayee	
A0007Y8	CVA0007Y8A Released	111111MJTEST002TIER2 MJ TEST 002 TIER2	AAAPayee	

The *Historical Transaction Details* page displays.

Historical Transaction Details

Payment/Receipt Details

Transaction Number

A0007Y9

Payment/Receipt Type

Transaction Type

Bank Cheque Standard Priority

Account Holder Reference

Account Holder Name

Payee

Addressee

Address 1

Address 2

Address 3

Address 4

Your Reference

Appears on your Remittance Advice

Postcode

Transaction Date (dd/mm/yyyy)

20/03/2020

Postdate Date (dd/mm/yyyy)

Currency Type

Australian Dollar

Generate External Payment

Yes

Amount

0.78

Transaction Breakdown

Bank Cheque Payment

0.78

Total

0.78

Comments

Description

Status Details

Serial

CVA0007Y9A

Status

Released

Authorisations Required

1

Authorisation Limit Exceeded

No

Input By

Input Date (dd/mm/yyyy)

20/03/2020 15:27:04

Authorised By

Authorised Date (dd/mm/yyyy)

20/03/2020 15:28:05

Released By

Released Date (dd/mm/yyyy)

20/03/2020 15:28:36

Value Date (dd/mm/yyyy)

20/03/2020

[Return to Historical Transactions](#)

2. To go back to the *Historical Transactions* page, click **Return to Historical Transactions**.

You have successfully viewed transaction details.



Transaction Number and Serial Number

Each transaction has a *Serial Number* (10 alphanumeric characters) and a *Transaction Number* (7 alphanumeric characters). The *Transaction Number* is derived from the *Serial Number*.

To identify the transaction number, remove the first 2 and the last 1 character from the *Serial Number*.

For example, *Serial Number* CVA**A0007Y9**A, contains *Transaction Number* **A0007Y9**.

Historical Transactions				
			Add Filter	Print
Transaction Number	Serial Status	Account Holder Reference Account Holder Name	Payee / Remitter	Pay
A0007Y9	CVA0007Y9A Released	111111MJTEST002TIER2 MJ TEST 002 TIER2	BBBPayee	
A0007Y8	CVA0007Y8A Released	111111MJTEST002TIER2 MJ TEST 002 TIER2	AAAPayee	

If the transaction is rejected and appears in your Bank Notifications queue, the last character in the *Serial Number*:

- > 'A' indicates that the rejected payment has not been processed,
- > 'X' indicates that the rejected payment has been processed but not authorised.

VIEW ALLOCATION HISTORY

The *Historical Allocations* page is an archive of created and authorised manual allocations.

To view allocation history:

Step

Action

1

From the main menu, select **Transactions > Historical Allocations**. The *Historical Allocations* page displays.

Historical Allocations

Print

1 to 33 of 33

View	Matching Option	Account Holder Reference Account Holder Name	Account Number	Bank Narrative	Payer's Account	Amount	Input By Input Date	Authorised By Authorised Date	
View	Multi Match								
View	Multi Match - Allocate Transactions								
View	Multi Match - Allocate Transactions								
View	Multi Match - Allocate Transactions								

The *Historical Allocations* page lists all manually allocated transactions. To print, click **Print**.

- 2 To view the details of a manual allocation, click **View**. The *Historical Allocation Summary* page displays.

Historical Allocation Summary

Originating Account Details	
Account Holder Reference	
Account Holder Name	
Account Number	
Amount to be allocated(1)	100.00

Bank Narrative	Settled Date	Amount
REF6 TRANSFER I	05/09/2019	100.00

Transaction Details		
Account Holder Reference	Account Holder Name	Amount
111111000MJTEST004T1	MJ Test 004 Tier 1	100.00

[Return to Historical Matches](#)

Account Holder Reference under Transaction Details indicates the Virtual Account to which the transaction was allocated.

- > To go back to the *Historical Allocations* page, click **Return to Historical Matches**;
- > To view more details of the Virtual Account to which the transaction was allocated, click on the **Account Holder Reference**. *Historical Allocated Transaction Details* page displays.
To go back to the *Historical Allocation Summary* page, click **Go To Summary**.

You have successfully viewed manual allocation details.

REPORTING

GENERATING REPORTS

This section describes the steps to generate Virtual Account reports.

To generate reports, follow the steps below:

Step	Action
1	From the main menu, select Reports. The <i>Available Reports</i> page displays. Available Reports Account History Account Holder List Account List Accrued Interest for All Accounts All Balances by Account Group All Balances by Account Holder Allocation Rule Warnings Frequency Statements Interest Audit Projected Balance Reconciliation
2	Select a report to run as described in the following table:

Report

Description

Account History	Allows Users to view/print transaction history for a specific date range for all accounts or a specific account. To generate: > From the <i>Report Format</i> list, select CSV or PDF, > from <i>All Accounts</i> drop down list select either Yes or No, > if Yes, from the <i>Include Blocked/Closed Accounts</i> list, select either Yes or No. Then from the <i>Account Holder Type</i> list, select the type, > if No, from the <i>Account Holder</i> drop down list, select the required Virtual Account Holder. Then from the <i>Account Number</i> drop down list, select the Account Number, > in the <i>Date From</i> field, enter a date, > in the <i>Date To</i> field, enter a date.
Account Holder List	Allows Users to view/print a list of their Virtual Accounts. To generate: > From the <i>Report Format</i> list, select CSV or PDF.
Account List	Allows Users to view/print a list of all their accounts and their status. To generate: > From the <i>Report Format</i> list, select CSV or PDF, > from the <i>Include Blocked/Closed Accounts</i> list select Yes or No.
Accrued Interest for All Accounts	Allows Users to view/print accrued interest for all Virtual Accounts. To generate: > From the <i>Report Format</i> list, select CSV or PDF.
All Balances by Account Group	Allows Users to view/print cleared balance, ledger balance and forward balance for all Virtual Accounts by Account Group (if you have multiple Groups/Sites/Location Codes). To generate: > From the <i>Report Format</i> list, select CSV or PDF.
All Balances by Account Holder	Allows Users to view/print cleared balance, ledger balance and forward balance for all Virtual Accounts. To generate: > From the <i>Report Format</i> list, select CSV or PDF.
Allocation Rule Warnings	Reports possible allocation rule conflicts that lead to some transactions not being allocated. To generate: > From the <i>Report Format</i> list, select CSV or PDF.
Frequency Statements	Allows Users to view/print all statements for all Virtual Accounts, for the month. To generate: > From the <i>Report Format</i> list, select CSV or PDF, > from the <i>All Accounts</i> drop down list select either Yes or No, > if Yes, from the <i>Include Blocked/Closed Accounts</i> list, select either Yes or No, > if No, select the required Account Holder from the <i>Account Holder</i> drop down list,

	> from the <i>Statement Period End</i> drop down list, select the period, > from the <i>Frequency</i> drop down list, select the required Frequency Statement(s).
Interest Audit	Allows Users to view/print interest for all accounts or a specific account. To generate: > From the <i>Report Format</i> list, select CSV or PDF, > from the <i>All Accounts</i> drop down list select either Yes or No, > if Yes, from the <i>Include Blocked/Closed Accounts</i> list select Yes or No, > if No, from the <i>Account Holder</i> drop down list, select the required Virtual Account Holder. From the <i>Account Number</i> drop down list, select the Account Number.
Projected Balances	Not in use.
Reconciliation	Allows Users to view/print a list of all unallocated transactions. To generate: > From the <i>Report Format</i> list, select CSV or PDF.

GENERATING STATEMENT REPORTS

A list of historical transactions can be generated and printed as a statement report for an account.

Note: Virtual Accounts are not real accounts; hence the Virtual Account statement reports do not replace the Bank Statement produced for the physical account.

To generate a historical statement report, follow the steps below:

Step	Action
1	From the main menu, select Accounts > Account Holder Enquiry . The <i>Account Holder Details</i> page displays.
2	Enter details of the Virtual Account for which you wish to generate a statement report. Click Search .
3	Click on the selected Account Holder Reference . The <i>Account Holder Details</i> page displays.

Account Holder Details

Previous

Locate

Next

Accounts	Account Holder Details	Related	Allocation Rule
Account Holder Reference Account Holder Name Account Number Account Type Account Currency VIR - AUD - Australian Dollar Bank Balance Ledger Balance Forward Balance Available Balance 0.00 0.00 0.00 0.00			

Note: If an Account Holder has more than one linked account, e.g. Virtual Account and Control Account, when you click **Accounts**, the Account Holder Details page displays a list of related accounts instead of the Transaction Details page. If so, click the account link for the account you want to generate a Historical Statement Report.

4	Click on the Accounts tab. The <i>Account Holder Details</i> page updates to display the selected tab.
---	---

Note: If an Account Holder has more than one linked account, e.g. Virtual Account and Control Account, when you click **Accounts**, the Account Holder Details page displays a list of related accounts instead of the Transaction Details page. If so, click the account link for the account you want to generate a Historical Statement Report.

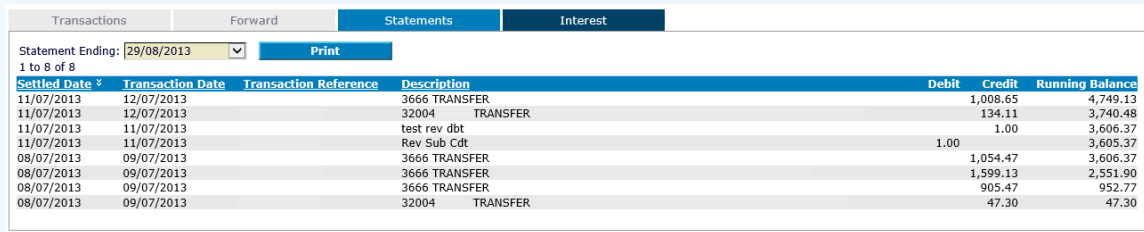
- 5 On the Accounts tab, click the **Statements** tab. The Account tab updates to display the Statements tab.



Transactions Forward **Statements** Interest

Statement Ending: Please Select Item

- 6 From the *Statement Ending* drop down list, select a statement period. The Statements tab updates to display the transactions for the selected period.



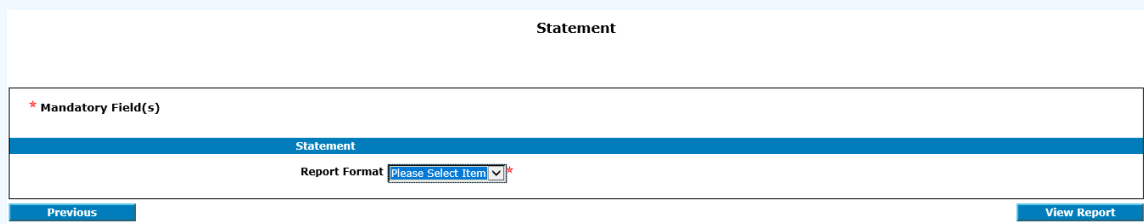
Transactions Forward **Statements** Interest

Statement Ending: 29/08/2013 Print

1 to 8 of 8

Settled Date	Transaction Date	Transaction Reference	Description	Debit	Credit	Running Balance
11/07/2013	12/07/2013	3666	TRANSFER		1,008.65	4,749.13
11/07/2013	12/07/2013	32004	TRANSFER		134.11	3,740.48
11/07/2013	11/07/2013		test rev dbt		1.00	3,606.37
11/07/2013	11/07/2013		Rev Sub Cdt	1.00		3,605.37
08/07/2013	09/07/2013	3666	TRANSFER		1,054.47	3,606.37
08/07/2013	09/07/2013	3666	TRANSFER		1,599.13	2,551.90
08/07/2013	09/07/2013	3666	TRANSFER		905.47	952.77
08/07/2013	09/07/2013	32004	TRANSFER		47.30	47.30

- 7 To print a statement, click **Print**. The *Statement* page displays.



Statement

* Mandatory Field(s)

Statement

Report Format Please Select Item

Previous View Report

- 8 Select a format to generate the report, click either **CSV** or **PDF**. Click **View Report**. The file will be generated for download in the selected format.

You have successfully generated a historical statement report.

APPENDIX 1

VALID CHARACTERS

The following characters can be used when adding or editing Account Holders, Accounts, Users and when adding new transactions (from the Single Transaction Queue) or entering any additional information in the authorisation process.

Valid Characters	A – Z
	a – z
	0 – 9
	/ (forward slash)
	. (full stop) - (hyphen) @ (for email fields only)

Note: the apostrophe/single quote character (') is not accepted in any fields.

AUTOMATIC ALLOCATION RULES - EXAMPLES

The following shows some additional examples of how incoming transactions will be matched to the Automatic Allocation rules.

Example: Rule 1 and Rule 2 (two similar rules)	
Rule 1	Static Reference = <i>Sample ABC</i>
Rule 2	Static Reference = <i>Sample ABC</i> Numeric Range From = 6 Numeric Range To = 9
Incoming Transaction	Bank Narrative = <i>Sample8 ABC Description</i> This transaction will <u>not</u> match Rule 1. This transaction <u>will</u> match Rule 2.

Example: Rule 3 (rule has Ignore Whitespace = No)	
Rule 3	Static Reference = <i>Sample</i> Numeric Range From = 1230 Numeric Range To = 1239 Ignore Whitespace = No
Incoming Transaction	Bank Narrative = <i>Sample1238 ABC Description</i> This transaction <u>will</u> match Rule 3.
Incoming Transaction	Bank Narrative = <i>Sample 1238 ABC Description</i> This transaction will <u>not</u> match Rule 3. The rule requires the numbers to follow the Static reference immediately without any spaces.

Example: Rule 4 (rule includes Transaction Type & has Ignore Whitespace = Yes)	
Rule 4	Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = 1230 Numeric Range To = 1239 Ignore Whitespace = Yes
Incoming Transaction	Bank Narrative = <i>Sample1238 Transfer</i> This transaction <u>will</u> match Rule 4.
Incoming Transaction	Bank Narrative = <i>Sample 1238 Transfer</i> This transaction <u>will</u> match Rule 4. The rule ignores the space between the numbers and the Static reference.

Example: Rule 5 (Bank Narrative elements in different order)	
Rule 5	Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = <i>1230</i> Numeric Range To = <i>1239</i> Ignore Whitespace = <i>Yes</i>
Incoming Transaction	Bank Narrative = <i>1238 Sample TRANSFER</i> This transaction will <u>not</u> match Rule 5. The order is fixed to Static Reference, Numeric Range, Transaction Type.

Example: Rule 6 (significance of non-alphanumeric characters)	
Rule 6	Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = <i>100</i> Numeric Range To = <i>999</i> Ignore Whitespace = <i>No</i>
Incoming Transactions	Bank Narrative = <i>Monthly Sample500 TRANSFER</i> (Static Reference is preceded by a non-alphanumeric character - a space) Bank Narrative = <i>Monthly-Sample500 TRANSFER</i> (Static Reference is preceded by a non-alphanumeric character - a hyphen) Bank Narrative = <i>Mth Sample500 TRANSFER FEES</i> (Static Reference is preceded by a non-alphanumeric character - a space - and the Transaction Type is also followed by a non-alphanumeric character - a space) These transactions <u>will</u> match Rule 6.
Incoming Transactions	Bank Narrative = <i>ALLSample500 TRANSFER</i> (Static Reference is preceded by alphanumeric characters - 'ALL') Bank Narrative = <i>100Sample500 TRANSFER</i> (Static Reference is preceded by alphanumeric characters - '100') Bank Narrative = <i>Sample500 TRANSFERFEES</i> (Static Reference is followed by alphanumeric characters - 'FEES') Bank Narrative = <i>Mth Sample500 TRANSFERFEES</i> (Static Reference is preceded by a non-alphanumeric character - a space - but the Transaction Type is followed by alphanumeric characters - 'FEES') These transactions will <u>not</u> match Rule 6.

AUTOMATIC ALLOCATION RULES – EXAMPLES OF CONFLICTS WITH EXISTING RULES

The following are examples of the checks made by the system against existing rules when adding a new Allocation Reference. This shows events when rules may not be accepted by the system due to a conflict with an existing rule.

Event: A blank Static Reference. This means “all Static References accepted”	
Existing Rule	Transaction Type = <i>TRANSFER</i> Static Reference = <i><blank></i> Numeric Range From = <i>100</i> Numeric Range To = <i>999</i>

Result	The system will <u>not</u> allow a rule containing a Static Reference to be created. For example, a new rule: Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = <i>100</i> Numeric Range To = <i>999</i> will be rejected as the system considers 'Sample' to be a subset of 'all Static References'.
--------	--

Event: A blank Transaction Type . This means "all Transaction Types accepted"	
Existing Rule	Transaction Type = <blank> Static Reference = <i>Sample</i> Numeric Range From = <i>100</i> Numeric Range To = <i>999</i>
Result	The system will <u>not</u> allow a rule containing a Transaction Type to be created. For example, a new rule: Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = <i>100</i> Numeric Range To = <i>999</i> will be rejected as the system considers 'Transfer' to be a subset of 'all Transaction Types'.

Event: A blank Numeric Range From and To . This means "no static numeric range expected"	
Existing Rule	Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = <i>100</i> Numeric Range To = <i>999</i>
Result	The system <u>will</u> allow another rule containing no Numeric Range to be created. For example, a new rule: Transaction Type = <i>TRANSFER</i> Static Reference = <i>Sample</i> Numeric Range From = <blank> Numeric Range To = <blank> will be allowed as the system does not consider a blank numeric range to be a subset of the range 100 to 999.

ALLOCATION DATES - EXAMPLES

ANZ VAM provides two transaction date fields:

- > Settled date – reflects transaction settlement date
- > Transaction Date – reflects transaction allocation to a virtual account date

Below are three scenarios of transaction initiation, settlement, and allocation dates.

Scenario	Account Transaction	Settled Date	Transaction Date
Transaction allocated automatically	02/01/1999	02/01/1999	02/01/1999
Transaction allocated manually the next day	02/01/1999	02/01/1999	03/01/1999
Transaction allocated manually after 2 days	02/01/1999	03/01/1999	04/01/1999

APPENDIX 2

TRANSACTION TYPE OVERVIEW

The following is a description of the different Transaction Types that are available when creating new transactions and payments.

Transaction	Purpose	Payment/Receipt Type in ANZ VAM
Adjust interest: Transfer from <i>Interest Virtual Account</i> to <i>Virtual Account</i>	Used to adjust interest on a <i>Virtual Account</i> . This is used when there is a discrepancy between the accrued interest calculated by ANZ VAM and the actual interest paid by ANZ into your organisation's Natural Account. Specifically, this is used when insufficient interest was calculated by ANZ VAM on the <i>Virtual Account</i> due to a rounding error.	Internal Receipt
Adjust interest: Transfer from <i>Virtual Account</i> to <i>Interest Virtual Account</i>	Used to adjust interest on a <i>Virtual Account</i> . This is used when there is a discrepancy between the accrued interest calculated by ANZ VAM and the actual interest paid by ANZ into your organisation's Natural Account. Specifically, this is used when too much interest was calculated by ANZ VAM on the <i>Virtual Account</i> due to a rounding error.	Internal Transfer
Transfer from <i>Virtual Account</i> to <i>General Virtual Account</i>	Used as step 1 to correct a wrong allocation by transferring the amount to the <i>General Virtual Account</i> .	Internal Transfer
Transfer from <i>General Virtual Account</i> to <i>Virtual Account</i>	Used as step 2 to correct a wrong allocation by transferring the amount to the correct <i>Virtual Account</i> .	Internal Receipt
Domestic Payment	Used for a regular (external) EFT payment.	Domestic Payment
Urgent Payment	Used to record an (external) RTGS (same day) payment.	Urgent Domestic

DEBIT AND CREDIT OVERVIEW

The following is a description of the accounts that are debited and credited when creating internal and external transactions.

Transaction	Payment/Receipt Type	Account Debited	Account Credited
Opening Virtual Account Credit Balance	Receipt	Control Account	Virtual Account
Transfer Virtual Account to General	Internal Transfer	Virtual Account	General Account
Transfer General to Virtual Account	Internal Receipt	General Account	Virtual Account
External Domestic Payment	Domestic Payment	Virtual Account	Control Account
External Urgent Payment	Urgent Domestic Payment	Virtual Account	Control Account

DISCLAIMER

This document is distributed in Australia by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZBGL"); in New Zealand by ANZ Bank New Zealand Ltd; and in other countries by the relevant subsidiary or branch of ANZBGL, (collectively "ANZ"). Nothing in this document constitutes a recommendation, solicitation or offer by ANZ to you to acquire any product or service, or an offer by ANZ to provide you with other products or services. All information contained in this document is based on information available at the time of publication. While the document has been prepared in good faith, no representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by ANZ in relation to the accuracy or completeness of this document or the use of information contained in this document. ANZ does not provide any financial, investment, legal or taxation advice in connection with any product or service. ANZ recommends you read the terms and conditions which are available on anz.com and obtain independent professional advice before deciding whether to acquire or hold any product or service. The products and services described in this document may not be available in all countries. This document may not be reproduced, distributed or published by any recipient for any purpose. ANZ's colour blue is a trademark of ANZ. "ANZ", and all associated trademarks, are trademarks of ANZ.